

# Thematic Knowledge Digest of Consolidated Replies

## Microfinance Community, Solution Exchange United Nations



Courtesy: Vikash Kumar MF Focus

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## Preface

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 Solution Exchange brings together persons 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, it has emerged as a neutral platform to connect grassroots workers, Micro Finance Institutions, banks, private sector and government agencies, and has issued about 134 knowledge products till August 2014 in the form of Consolidated Replies (CRs) to queries.



The Knowledge Digest is an attempt to address the need for compilation of these CRs around six common themes and to provide a single source access to all the CRs. The Digest presents an overview of the discussions held within the Community on various themes. The topics under every theme is bookmarked in the contents list to make it user friendly and provide a direct access to the specific CR.

The information given in the Knowledge Digest 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 medium 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 deliberations by the members on a particular query or subject.

For practitioners of microfinance the Knowledge Digest can be a reference book for trouble shooting and problem solving on day-to-day problems faced by them in implementing microfinance at grassroots. For others, it should be useful for guiding future work on various innovative issues (e.g. 'Health Mutuals', Microfinance in disaster affected areas, Financial Capability, Micro health insurance, Housing microfinance for the poor, etc.). The document will be of special interest to agencies working on financial inclusion of the most disadvantaged groups in India, such as UNDP and other UN Agencies.

We are thankful to all the members of the community who have contributed to these e-discussions. We 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. A web link with the year wise classification of all the CRs is appended at the end of this book.

Best Wishes  
Navin Anand and Mohammad Anas  
Resource Team

## Contents

<b>A. Executive Summary.....</b>	<b>1</b>
<b>B. Contents.....</b>	<b>2</b>
<b>1. Micro Finance - Products, Services and Delivery Mechanisms.....</b>	<b>2-11</b>
Credit- SBLP, Financial Product, Producer Companies, Micro-Enterprises, Agri-Value Chain, Minor Irrigation, Outreach Information Kiosk, Service Delivery Channel, Housing MF, Education, Water, Sanitation, Clean Energy, Savings, NSS, Voluntary Savings, Saving Mobilization, Micro Insurance (MI), MI Service, MI Products, MI Disaster, MI Best Practices, MI Urban Health, Health Insurance, Health Mutual, National Health Scheme, MI and HIV, PLHIV, Livestock, Disaster Risk, Micropension, Remittances, MGNREGA, Microleasing	
<b>2. Microfinance for Livelihoods and its Sub Sectors.....</b>	<b>12-17</b>
Business Development Services , Microfinance for Livelihoods, Sub-Sectors of Livelihoods, Micro-Enterprises , Fisher Folk, Dairy Enterprises, Bt Cotton, Value Chains , SME Financing, Disaster, Disaster Preparedness , Resilient Communities , Livelihood Insurance , National Rural Livelihood Mission (NRLM), Mahila Kisan Sashaktikaran Pariyojana, Strategies to Fast track NRLM , Framework of NRLM, National Urban Livelihood Mission (NULM) , Skills Development, Livelihood MF	
<b>3. Financial inclusion of various segments through different mechanisms and institutions.....</b>	<b>18-24</b>
Business Correspondent Model , Extension of Banking Services , Mobile Phone Banking, Financial Inclusion , Regional Rural Banks , National federation of SHGs, Post Offices, MF in Northeast India, MF for Mountain Region , North Eastern Region , Urban Microfinance, Jammu and Kashmir , KYC- Identification, Employment, MF Models for Muslim Community, Bharatiya Mahila Bank , FI of Rickshaw Pullers , Vulnerable Tribal Groups, Livelihoods of the Ultra Poor , People with Disabilities (PwDs) , Migrant workers, Agriculture Credit Cooperatives , Documentation of Case Studies , Microfinance through Cooperatives , Cooperative Societies Acts	
<b>4. Microfinance Technologies, Tools, Processes and Systems.....</b>	<b>25-29</b>
Transformation to MFIs , Multi-Dimensional Poverty Assessment Tool , Indicators to Assess Client Size, Technology Services , Operational Efficiency of MFIs, Credit Risk Assessment Tools, Portfolio Risk Hedging, Capability Assessment of Micro-Insurance, Financial Capability, Good Practices in SHG , Linking Grassroots Practitioners , Incentive System and Retention Strategies for MFI Staff, Impact Assessment , Impact of Microfinance, Social Performance Strategies, Human Development	
<b>5. Enabling Policy and Institutional Environment for Microfinance: Funding, Strategies and support for the growth of Microfinance Sector.....</b>	<b>30 -35</b>
Partnering with Financial Institutions , Funding Landscape , Selecting/Support of Small NGO-MFI Start-Ups, MFIs and SBLP, Resources on Forming SHGs, Scale-Up MF Investments, 'State of Sector Report – 2008, 2009, 2010, 2011, 2012-I, 2012-II, 2013-I, 2013-II, Inclusive Finance Sector Report- 2014, Housing Microfinance 2013, Access to Finance (A2F) for Uttar Pradesh , Addressing Climate Change, Innovative Microfinance Initiatives , Corporate Social Responsibility	
<b>6. Policy, Organizational Structures and Linkage Platforms for Microfinance.....</b>	<b>36-41</b>
Planning Commission's Approach Paper, Mobile Payment Guidelines of RBI, Money Lenders Act, SHG Federations, Resources on Forming SHGs, Community-Based MF Model, Social Enterprise Capital, Banking Structure in India , National Federation of SHGs, National Regulatory Framework for Microfinance Sector, Micro Finance Institutions (Development and Regulation) Bill – 2011, Malegam Committee Report on Microfinance, Regulation and Development of Microfinance Sector , National Policy on Older Persons , Livelihoods and Microfinance , National Land Reforms Policy , Over-borrowing from Multiple MFIs, Anti-Poverty Vehicles in Panchayati Raj , Microfinance through Panchayats	

# 1. Micro Finance: Products, Services and Delivery Mechanisms



## Micro Finance - Products, Services and Delivery Mechanisms

### Credit - Products, Services and Delivery Mechanisms

#### Diversified Credit Products to SHG Members under SHG Bank Linkage Programme (SBLP)

**Diversified Credit Products to SHG Members under SBL, Rohit Raina, Access Development Services, Udaipur (Experiences)** Issued 30 December 2006

Download 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*

#### Financial Products in Umbrella Programme of GTZ, KfW and NABARD on NRM

**Financial Products in Umbrella Programme of GTZ, KfW and NABARD on NRM from Sanjay Kumar Gupta, MART, Noida (Experiences; Advice).** Issued 19 March 2010

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-08011001-public.pdf>

*Seeks inputs on potential activities to be financed through UPNRM loan products and learnings of NRM based livelihood projects with credit/MF as a component.*

#### Financial Services for Producer Companies, Their Promoters and Members

**Financial services for producer companies, their promoters and members from Krishna Gopal GV, Access Livelihoods Consulting, Secunderabad and Shefali Misra, Poverty Unit, UNDP, New Delhi (Experience; Referrals)** Issued 02 August 2013.

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-07031301.pdf>

*Assess the policy and institutional environment for provision of financial services to the Producer Companies, provides an overview of key initiatives and challenges faced by Producer organisations with suggestions and recommendations for sustainability and scalability through best practices.*

#### Financing the Micro-enterprises through MFIs

**Financing the Micro-enterprises through MFIs from Anand Kumar Srivastava, GIZ MSME Umbrella Programme, New Delhi and Rahul Mittra, Margdarshak, Lucknow (Experiences; Examples).** Issued 14 March 2012. Cross posted with Work and Employment Community

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-emp-11011201-public.pdf>

*Seeks inputs on constraints faced by the MFIs in financing the Microenterprises, National/international best practices and successful business models of Microenterprise financing and risks to be addressed for microenterprise lending in India*

### Microfinance Services for Agricultural Value chain

**Microfinance Services for Agricultural Value Chain**, from Prasun Kumar Das, School of Rural Management, KIIT University, Bhubaneswar (Experiences; Examples). Issued 14 September 2010. Cross-posted with Work and Employment Community

Download here: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-emp-20071001-public.pdf>

*Seeks inputs on adopting and financing 'Agricultural Value Chain Business models' by various financial institutions and the case studies on mapping value chains of non-staple crops.*

### Microfinance for Minor Irrigation and Community based Water Management Systems

**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

Download at: <ftp://ftp.solutionexchange.net.in/public/wes/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.*

### Enhancing outreach of Microfinance and use of Information Kiosks

**Enhancing outreach of Microfinance and use of**, from Pooja Bharech, Drishtee Foundation, Noida (Referrals; Advice) Issued 5 December 2008.

Download 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.*

### Financial Service Delivery Channels

**Financial Service Delivery Channels**, from Manab Chakraborty, Mimo Finance, Dehradun (Experiences) Issued 20 March 2007

Download 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 correspondent's model.*

### Housing Microfinance for Poor

**Housing Microfinance for Poor**, from G. Milroy Paul, Habitat for Humanity India, Chennai (Experiences; Examples) Issued 29 September 2008

Download 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.*

#### Microfinance Services for Education

**Microfinance Services for Education, from P. Uday Shankar, CEFI, Chennai (Experiences; Advice).**

Issued 10 December 2010

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-27091001-public.pdf>

*Shares the experiences on education loan schemes of various financial institutions and the gaps in existing products and services and delivery mechanism of educational loans.*

#### Rolling out Exclusive Water and Sanitation Loan Products

**Rolling out Exclusive Water and Sanitation Loan Products from Pon Ananth, Water.org, Tiruchirappalli (Advice).** Issued 6 May 2010. Cross-posted with Water Community

Download at: <ftp://ftp.solutionexchange.net.in/public/wes/cr/se-wes-mf-15031001.pdf>

*Discusses the scope of rolling out exclusive loan products for water and sanitation by MFIs, and the key contributing factors for the success and sustainability of WatSan loan products*

#### Revolving Fund for Household WatSan Facilities

**Revolving Fund for Household WatSan Facilities, from Kulwant Singh, UN-HABITAT, New Delhi (Experiences; Referrals)** Issued 27 September 2007. Cross-posted with Water Community

Download 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*

#### Micro Finance options for Access to Clean Energy

**Micro Finance options for Access to Clean Energy from Svati Bhogle, Sustaintech India Pvt. Ltd, Bangalore (Experiences; Referrals).** Issued 8 November 2011. Cross posted with Climate Change Community

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-clmt-mf-10101101-public.pdf>

*Includes innovative models, methods, mechanisms developed, experimented to provide microfinance services for purchase of fuel efficient energy products and suggests the way ahead for consumer financing of similar products being used by the poor*

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## Savings - Products, Services and Delivery Mechanisms

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### Providing Savings Services by NGO-MFIs and NBFCs

**Providing Savings Services by NGO-MFIs and NBFCs, from Vikash Kumar, Grameen Koota, Bangalore (Advice; Experiences)** Issued 28 August 2007

Download 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*

### Extending National Savings Schemes through SHGs, Federations and other Collectives

**Extending National Savings Schemes through SHGs, Federations and other Collectives from A K Chauhan, National Savings Institute, Government of India, New Delhi (Experiences: Advice)** Issued 2 May 2013

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-02051301.pdf>

*Discusses the Strategy and mechanism of linking SHGs and other collectives as recognized agencies of Government of India to collect deposits under National Savings and explores about the innovations and customization required in the National Savings Schemes to cater to the needs of the poor households.*

### Introducing Voluntary Savings in the SHGs

**Introducing Voluntary Savings in the SHGs from B S Suran, MicroCredit Innovations Department – NABARD, Mumbai (Discussion).** Issued 23 April 2012

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-09021201-public.pdf>

*Explores the possibilities of introducing voluntary savings, management processes involved in this and learnings from the similar experiences implemented in other parts worldwide*

### Appropriate Legal Entities for CBMFIs and Savings Mobilization

**Appropriate Legal Entities for CBMFIs and Savings Mobilization from Smita Premchander, SAMPARK, Bangalore and Jaipal Singh, Center for microFinance, Jaipur (Discussion).** Issued 02 June 2011

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-18021101-public.pdf>

*Explores the available options of legal entities for CBMFIs and documents the experiences of CBMFIs in mobilizing, collecting and utilizing the savings and deposits of the members*



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## Micro Insurance – Concepts, Products, Services and Delivery Mechanisms

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### Delivery of Micro Insurance Services

**Delivery of Micro Insurance Services, from Ajaya Mohapatra, We The People, New Delhi (Experiences)** Issued 25 April 2007

Download 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*

### Alternative Micro Insurance Products and Delivery Mechanisms

**Alternative Micro Insurance Products and Delivery Mechanisms, from Ramesh S. Arunachalam, Micro Finance Consulting Group, Chennai (Experiences)** Issued 30 May 2007

Download 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*

### Documenting Best Practices in Community Based Micro Insurance

**Documenting Best Practices in Community based Micro Insurance from Kumar Shailabh, Communities Led Association for Social Security (CLASS), Pune and Sabbir Patel, International Cooperative and Mutual Insurance Federation (ICMIF), London (Experiences; Examples).** Issued 11 July 2011

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-05051101-public.pdf>

*Explores the scope of Mutual/Cooperative insurance model and ways of formalizing the member based grassroots organizations as insurance providers*

### Health Insurance Models for the Areas Vulnerable to Disasters

**Health Insurance Models for the Areas Vulnerable to Disasters from Kumar Shailabh, Uplift India Association, Pune (Examples; Experiences).** Issued 9 August 2010. Cross-posted with Disaster Management Community

Download at: <ftp://ftp.solutionexchange.net.in/public/drm/cr/cr-se-drm-mf-03051001.pdf>

*Shares experiences of implementing and utilizing health insurance schemes in disaster prone areas and discusses prospects of risk sharing between communities and government/insurance companies*

### Micro-Health Insurance for Disadvantaged Groups

**Micro-Health Insurance for Disadvantaged Groups**, from Marc Socquet, International Labor Organisation (ILO), New Delhi (Discussion). Issued 2 July 2008

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-30100701.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*

### Micro Health Insurance in Urban India

**Micro Health Insurance in Urban India** from Pragati Singh and Pradeep Panda, Micro Insurance Academy, New Delhi (Examples; Referrals). Issued 23 November 2011. Cross posted with Maternal and Child Health Community

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-mch-21091101-public.pdf>

*Seeks inputs on micro-health insurance models in urban India, names of organizations working on this issue and the factors that make an Insurance scheme a successful scheme*

### Appropriate Legal Structure for 'Health Mutuals'

**Appropriate Legal Structure for Health Mutuals**, Issued, from Kumar Shailabh, Uplift India Association, Pune (Advice; Experiences) Issued 27 September 2008

Download 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*

### Enhancing the Utilization of the National Health Insurance Scheme

**Enhancing the Utilization of the National Health Insurance Scheme** from Vipin Varma, THOT - Ideas without Borders, New Delhi (Experiences; Examples). Issued 30 December 2009. Cross posted with Maternal and Child Health Community

Download at: <ftp://ftp.solutionexchange.net.in/public/mch/cr/cr-se-mch-mf-07120901-public.pdf>

*Discusses the status of utilization of the National Health Insurance Scheme in the rural areas and sharing experiences in awareness generation and ways to increase utilization of the scheme.*

### Insurance and HIV

**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

Download 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*

### Exposure Draft to provide Insurance Cover for PLHIV and People Vulnerable to HIV/AIDS

**Exposure Draft to provide Insurance Cover for PLHIV and People Vulnerable to HIV and AIDS** from K. Syama Prasad, National AIDS Control Organisation, - Department of AIDS Control, Ministry of Health and Family Welfare – GoI, New Delhi **(FOR COMMENTS)**. Cross posted with Maternal and Child Health Community

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-mch-15021201-public.pdf>

*Seeks comments and suggestions on the Exposure Draft to provide Insurance Cover for PLHIV and People Vulnerable to HIV and AIDS*

### Designing Livestock Insurance Products for Poor

**Designing Livestock Insurance Products for Poor** from Sanjeev Kumar, Micro Insurance Academy, New Delhi **(Experiences; Examples)**. Issued 31 March 2010

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-09031001-public.pdf>

*Seeks inputs on demand side perspectives of livestock insurance, factors to consider while designing micro insurance product and experiences of facilitating livestock insurance*

### Disaster Risk Insurance for Vulnerable Communities

**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

Download 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*

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## Micro Pension

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### Micro Pensions for Vulnerable and Informal Workers

**Micro Pensions for Vulnerable and Informal Workers, from** Kavim V Bhatnagar, Invest India Economic Foundation, Noida (Experiences; Advice). Issued 11 March 2011

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-11011101-public.pdf>

*Seeks views on pension literacy, various initiatives in the area of Micro Pensions, possible models and mechanisms for extending pension services and the required policy changes for efficient and effective delivery of pension services*

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## Transfer of Money (Remittances, Payments Services)

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### Extending Remittance Services to MFI Clients

**Extending Remittance Services to MFI Clients, from** Manab Chakraborty, Mimo Finance, Dehradun (Experiences) Issued 30 June 2007

Download 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*

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### Innovative ways for Wage Payments under MGNREGA

**Innovative ways for Wage Payments under MGNREGA from** Nilay Ranjan, UNDP-India, New Delhi (Experiences; Examples). Issued 30 January 2012. Cross posted with Decentralization Community

Download at: <ftp://ftp.solutionexchange.net.in/public/decn/cr/cr-se-decn-mf-09121101-public.pdf>

*Seeks inputs on possible ways of paying wages to MGNREGA workers and role of technology and Business Correspondents in MGNREG*

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## Micro Leasing

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### Micro-leasing for Vulnerable and Small Entrepreneurs

**Micro-leasing for Vulnerable and Small Entrepreneurs, from** Harish Chotani, Consultant, Gurgaon (Experience; Advice). Issued 24 March 2009. Download 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 and schemes where micro leasing can facilitate poor to undertake their livelihoods and mitigate risks*

## 2. Microfinance for Livelihoods and its Sub Sectors



## Microfinance for Livelihoods and its Sub Sectors

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### Client Focused Microfinance and BDS for Livelihood Promotion

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#### Delivery of Business Development Services by MFIs

**Delivery of Business Development Services by MFIs, from Vikash Kumar, Grameen Koota, Bangalore (Experiences)** Issued 5 February 2007

Download 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*

#### Client-Focused Microfinance for Livelihoods

**Client-Focused Microfinance for Livelihoods, from Tara Nair, Friends of Women's World Banking (FWWB), Ahmedabad (Discussion)** Issued 10 September 2008

Download 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.*

#### Study on Client Focused Microfinance for the Promotion of Livelihoods

**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.

Download 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*

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### Microfinance for microenterprises and Sub-Sectors of Livelihoods

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#### Micro-Enterprise Development for Mature MF Clients

**Micro-Enterprise Development for Mature MF Clients, from N. Jeyaseelan, Indian Bank, Madurai (Experiences)** Issued 22 February 2007

Download 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*



### Micro-Enterprise Development as an Extension of Microfinance Programs

**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  
Download 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*

### MF Needs and Institutional Livelihood Models for Fisher Folk

**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  
Download 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*

### Microfinance for Micro Dairy Enterprises

**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  
Download 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*

### Impact of Bt Cotton

**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  
Download 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*

### Financing Value Chains of Livelihood Sub Sectors

**Financing Value Chains of Livelihood Sub Sectors from Rahul Mitra, Margdarshak, Lucknow (Experiences; Referrals).** Issued 18 May 2011. Cross Posted with Work and Employment Community

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-emp-01031101-public.pdf>

*Explores key aspects to be considered while designing MF products for various sub sectors of livelihood, examples of value chain financing and list of organizations working in the areas of skill building and market access*

### Financing for Micro Enterprises and SMEs

**Financing for Micro Enterprises and SMEs, from Indrani Sharma, Ashoka's Changemakers, Gurgaon (Examples; Advice).** Issued 7 September 2010

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-03081001-public.pdf>

*Seeks inputs on identifying the gaps in financing Micro Enterprises and SMEs, suggested ways to overcome these gaps and examples of providing complete financial solutions to SMEs that has potential of scaling up*

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### Microfinance for the Livelihoods of the Disaster Affected and Vulnerable People

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#### Microfinance and Livelihood Support Projects in Disaster Affected Localities

**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

Download 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*

#### Microfinance through Urban Local Bodies for Disaster Preparedness and Poverty Alleviation

**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

Download 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*

### Building Disaster Resilient Communities through insurance and other MF services

**Building Disaster Resilient Communities through insurance and other MF services from Jyotiraj Patra, Concern Worldwide India, Bhubaneswar (Experiences; Advice).** Issued 22 June 2011. Cross posted with Disaster Management Community

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-drm-mf-30051101-public.pdf>

*Share best practices related to micro-insurance and other MF Programmes/product and services for disaster risk reduction*

### Microfinance and livelihood Promotion through Flagship Programmes

#### Designing the National Rural Livelihood Mission (NRLM)

**Designing the National Rural Livelihood Mission (NRLM) from G. Bhaskara Rao, Andhra Pradesh Mahila Abhivruddhi Society (APMAS), Hyderabad (Experiences; Advice).** Issued 9 December 2009. Cross Posted with Work and Employment Community Download here: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-emp-17090901-public.pdf>

*Seeks experiences on SGSY, suggestions on designing NRLM and feedback on draft background material on NRLM and the NNRO's paper on NRLM*

#### Guidelines of Mahila Kisan Sashaktikaran Pariyojana (MKSP)

**Guidelines of Mahila Kisan Sashaktikaran Pariyojana (MKSP) from C. S. Reddy, Chairman – Working Group on NRLM and MKSP (for Planning Commission and MoRD, GoI), New Delhi (FOR COMMENTS).** Issued 08 August 2011. Cross posted with Work and Employment Community

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-emp-mf-04071101-public.pdf>

*Seeks comments and suggestions on the Guidelines of Mahila Kisan Sashaktikaran Pariyojana (MKSP)*

#### Status of Implementation and Strategies to Fast track National Rural Livelihood Mission

**Status of Implementation and Strategies to Fast track National Rural Livelihood Mission from T. Vijay Kumar, Mission Director, National Rural Livelihood Mission, New Delhi (Experiences; Advice)** Issued 26 December 2013.

Download at: [http://in.one.un.org/img/uploads/SolEx\\_FTP/MF/cr-se-mf-emp-26121301.pdf](http://in.one.un.org/img/uploads/SolEx_FTP/MF/cr-se-mf-emp-26121301.pdf)

*Shares the views and suggestions on National Rural Livelihood Mission in context of development of social and human capital; social, financial and economic inclusion and specific strategies for implementation of various components of NRLM.*

## Framework for Implementation of NRLM

**Framework for Implementation of NRLM from C S Reddy, Chairman – Working Group on NRLM for Planning Commission and MoRD, Government of India, New Delhi (FOR COMMENTS).** Issued 22 July 2011. Cross posted with Work and Employment Community

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-emp-03061101-public.pdf>

*Suggests changes required in the existing framework of National Rural Livelihoods Mission for its efficient and effective implementation*

## Strategies for implementation of National Urban Livelihood Mission

**Strategies for implementation of National Urban Livelihood Mission from Brij Kumar Agarwal , Joint Secretary (UPA), Ministry of Housing & Urban Poverty Alleviation, Government of India, New Delhi (Experiences; referrals).** Issued 25 April 2014

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-emp-decn-250414.pdf>

*Highlights national and international experiences on livelihood promotion for the urban poor including strategies for building community institutions, livelihood promotion, micro financing for urban poor, including shelter for urban homeless under National Urban Livelihood Mission*

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## Microfinance for education and Skills development

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### Microfinance for Skills Development

**Microfinance for Skills Development from Ajaya Mohapatra and Ram Kumar Atri, We The People and Bharat Shodh, New Delhi (Experiences; Advice).** Issued 31 December 2009

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-10110901-public.pdf>

*Seeks views on expected role of microfinance in creating employable skills, mf products/services required in the value chain of the skills development and possible mechanisms/models to address the issue of skills development*

### 3. Financial inclusion of various segments through different mechanisms and institutions



## Financial inclusion of various segments through different mechanisms and institutions

### Financial Inclusion through Business Correspondent Model – Challenges and Strategies

**Financial Inclusion through Business Correspondent Model – Challenges and Strategies from Sashi Kumar, Balaji Ramakrishnan and Chandrika.V Care India, Chennai (Experience; Advice)**

Issued 13 September 2013

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-13091301.pdf>

*Provides an overview of the current scenario and challenges faced by the Business Correspondence Model from Supply, Demand and intermediaries' perspectives. Shares the inputs to make BC a commercially viable and affordable model to attain Financial Inclusion.*

### Extension of Banking Services through Business Correspondents

**Extension of Banking Services through Business Correspondents from N.Srinivasan, Consultant, Pune (Advice).** Issued 7 June 2011

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-07041101-public.pdf>

*Seeks advice on criteria for selecting Business Correspondents amongst the retailers of corporates, implications of using this model and its service delivery mechanism*

### Microfinance Services through Mobile Phone Banking in Remote Areas

**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

Download 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*

### Fast Tracking Financial Inclusion through Effective Role of Regional Rural Banks

**Fast Tracking Financial Inclusion through Effective Role of Regional Rural Banks from Resham Singh, Punjab Gramin Bank, Mohali, Punjab (Discussion).** Issued 28 May 2012.

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-28031201-public.pdf>

*Explores the role of Regional Rural Banks in providing financial component of the poverty alleviation and livelihood promotion programmes of Gol and suggestive changes required in RRBs to better equip them for providing financial services at the last mile*



### National federation of SHGs

**National federation of SHGs, from A P Fernandez, Mysore Rural Area Development Agency, Bangalore (Discussion).** Issued 30 December 2008

Download 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*

### Microfinance through Post Offices for Financial Inclusion

**Microfinance through Post Offices for Financial Inclusion, from P. Das, National Bank for Agriculture and Rural Development, Uttarakhand (Experiences; Advice).** Issued 5 March 2009.

Download 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*

### Speeding Financial Inclusion through a Common Strategy

**Speeding Financial Inclusion through a Common Strategy from Sameer Kochhar, Skoch Development Foundation, Gurgaon (Experiences; Advice).** Issued 30 June 2009

Download 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*

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### Financial inclusion in remote locations and underserved geographies

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### Expansion of Microfinance to Northeast India

**Expansion of Microfinance to Northeast India, from Suvarna Gandham, Maanveeya Holdings and Investment (P) Ltd, Hyderabad (Experiences)** Issued 28 March 2007

Download 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*

### Microfinance Services for Mountain and Other Remote Areas

**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

Download 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*

### Financial Inclusion in the North Eastern Region

**Financial Inclusion in the North Eastern Region - Advice; Referrals, from T. Keyzom Ngodup, Consultant, Mumbai (Advice; Referrals).** Issued 8 June 2009

Download 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*

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### Financial Inclusion in urban areas

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#### Model for Urban Microfinance

**Model for Urban Microfinance, from Varda Pandey, National Institute of Urban Affairs, New Delhi (Advice)** Issued 2 August 2007

Download 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*

#### Microfinance Services for Urban Poor in Jammu and Kashmir

**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

Download 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*

#### Financial Inclusion of Urban Poor and Issues Related to Identification

**Financial Inclusion of Urban Poor and Issues Related to Identification from Harish Chotani, Resource Consultant - Microfinance and Livelihoods Promotion, Gurgaon (Experiences; Advice).** Issued 26 July 2010

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-23041001-public.pdf>

*Seeks inputs on ways to strengthen the RBI criterion/guidelines for no frill accounts and existing experiments for creating awareness amongst people for their rights to banking services*

## Urban Microfinance and Employment

**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

Download 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*

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## Financial Inclusion of various segments of vulnerable and low income households

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### Microfinance Models for Muslim Community in India

**Microfinance Models for Muslim Community in India**, from Abdul Rahman Ilyas, ICRISAT, Hyderabad (Advice) Issued 21 December 2006

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-21120601-public.pdf>

*Experiences and suggestions on devising specific models and delivering interest free microfinance products for Muslim community in India*

## Strengthening of SHGs and other collectives under Bharatiya Mahila Bank

**Strengthening of SHGs and other collectives under Bharatiya Mahila Bank** from A K Chauhan, National Savings Institute, Ministry of Finance, Department of Economic Affairs, Government of India (Experiences; Advice) Issue Date: 03 April 2014

Downloaded at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-03041401.pdf>

*Explores the need and possibilities of creating a dedicated fund for strengthening and capacity building of SHGs, federation and other collectives that can possibly be associated with Bharatiya Mahila Bank (BMB). Also discusses the overall strategies, mechanisms and systems to be developed to effectively cater to the needs of women from rural and urban areas through BMB.*

## Strategies, Products and Services for the Financial Inclusion of Rickshaw Pullers

**Strategies, Products and Services for the Financial Inclusion of Rickshaw Pullers** from Pradip Kumar Sarmah, Centre for Rural Development (CRD) Noida (Experience; Advice) Issued 13 February 2013.

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-17091201.pdf>

*Discusses the demand and supply related aspects of financial inclusion of rickshaw pullers, their status, needs and potential of providing customized microfinance services such as savings, credit, micro-leasing, insurance as well as remittances and payments.*

### Information and Guidance Centres for Rural Poor including Particularly Vulnerable Tribal Groups

**Information and Guidance Centres for Rural Poor including Particularly Vulnerable Tribal Groups from U C Pandey, IGNOU Regional Centre, Bhagalpur, Bihar (Experiences; Examples).**

Issued 28 December 2011

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-11111101-public.pdf>

*Shares experiences of promoting Financial and Livelihood information and Guidance centres for rural poor especially tribals and the possible services to be delivered through these centres on a sustainable manner*

### Challenges and Strategies in Enhancing Livelihoods of the Ultra Poor

**Challenges and Strategies in Enhancing Livelihoods of the Ultra Poor from Suneel Padale, Aga Khan Foundation (AKF), New Delhi (Experiences; Examples).** Issued 23 November 2011. Cross posted with Work and Employment Community

Download at: <ftp://ftp.solutionexchange.net.in/public/emp/cr-public/cr-se-emp-mf-11101101-public.pdf>

*Seeks members' inputs on the unique challenges faced while working with ultra-poor as well as the strategies that have succeeded or failed to enhance the livelihoods of the poorest*

### Microfinance Services for the Migrants

**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

Download 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*

### Appropriate Employment Opportunities for People with Disabilities

**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

Download 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*

### Microfinance for Small Farmers through Exclusive Agriculture Credit Cooperatives and JLGs

**Microfinance Services for the Migrants from Maria Sathya, International Labour Organization, Chennai (Experiences; Referrals).** Issued 11 September 2009

Download 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*

### Financial inclusion through Financial Cooperatives

### Livelihood and Microfinance Project Proposal for People with Disabilities (PwDs)

**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

Download 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*

### Documentation of Case Studies on Microfinance through Cooperatives

**Documentation of Case Studies on Microfinance through Cooperatives from Sreedharan Nair, InSET, New Delhi (Experiences; Examples).** Issued 31 March 2010

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-11021001-public.pdf>

*Captures success stories of members, Cooperative Societies and Cooperative Federations on Microfinance and Livelihood promotion*

### Enabling Cooperative Societies Acts for Fast Tracking Microfinance and Financial Inclusion in India

**Enabling Cooperative Societies Acts for Fast Tracking Microfinance and Financial Inclusion in India from K Elumalai and Medha Dubhashi, IGNOU New Delhi and VAMINICOM Pune (Discussion).** Issued 31 December 2009

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-11090901-public.pdf>

*Shares existing provisions of different Cooperative Societies Acts in India relevant to microfinance, innovative provisions in the cooperative societies Acts of other countries & recommends changes in existing Acts*

# 4. Microfinance

## Technologies, Tools, Processes and Systems





## Microfinance Technologies, Tools, Processes and Systems

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### Microfinance Technologies, Tools, Processes and Systems

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#### Transformation of Organizations into Microfinance Institutions

**Transformation of Organizations into Microfinance Institutions from Punit Kumar Singh, Sa-Dhan, New Delhi (Experiences; Advice).** Issued 9 December 2009

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-06080901-public.pdf>

*Seeks experiences from organizations transforming into MFIs, legal compliance related formalities that need to be considered and preparations required for functional transformation*

#### Multi-Dimensional Poverty Assessment Tool of IFAD

**Multi-Dimensional Poverty Assessment Tool of IFAD from Shaheel Rafique, IFAD, India Country Office, New Delhi (For Comments).** Issued 23 June 2009

Download 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*

#### Developing Indicators to Assess Client size

**Developing Indicators to Assess Client Size, from Shubhankar Sengupta, Arohan, Kolkata (Experiences)** Issued 1 May 2008

Download 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.*

#### Identifying Technology Services Needs for the Microfinance Sector

**Identifying Technology Services Needs for the Microfinance Sector, from Dhruv Joshi, Ekgaon Technologies Pvt. Ltd., New Delhi (Advice)** Issued 12 July 2007

Download 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*

### Models for Operational Efficiency of MFIs

**Models for Operational Efficiency of MFIs, from Abubucker, Accenture, Bangalore (Experiences)**

Issued 9 May 2007

Download 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*

### Designing Credit Risk Assessment Tools to Reach the Poor

**Designing Credit Risk Assessment Tools to Reach the Poor, from Rohit Raina, ICICI Bank Ltd., Mumbai (Experiences; Examples)** Issued 25 July 2007

Download 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*

### Developing a Portfolio of Risk Hedging Product

**Developing a Portfolio Risk Hedging Product, from Sarthak Gaurav, Center for Insurance and Risk Management (CIRM), Chennai (Advice)** Issued 28 December 2007

Download 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*

### Capability Assessment of Micro Insurance Provider

**Capability Assessment of Micro-Insurance Providers, from T.V. Ramesh, ALEgION Insurance Services Ltd, Chennai (Advice)** Issued 30 May 2007

Download 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*

### Financial Capability: A people-centered approach to rethink Financial Inclusion

**Financial Capability: A people-centered approach to rethink Financial Inclusion from Jonna Bickel, GIZ - NABARD Rural Financial Institutions Programme, GIZ, New Delhi (Advice).** Issued 09 May 2014

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-09051401.pdf>

*Introduces the Financial Capability concept, the tool and explores the relevance to rethink financial inclusion more from a people centred approach for policy makers. Includes suggestions and recommendations to strengthen the Financial Capability Tool.*

### Good Practices in SHG Institutions

**Good Practices in SHG Institutions from G Bhaskara Rao and S. Rama Laxmi, Andhra Pradesh Mahila Abhivruddhi Society (APMAS), Hyderabad (Experiences; Examples).** Issued 7 June 2010.

Cross-posted with Karnataka Community

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-kar-23031001-public.pdf>

*Seeks examples of good practices adopted by SHGs, Federations and SHPIs. Also experiences on self-regulation, successful Self Help Promotion Systems and conditions required for replicating them*

### Linking Grassroots Practitioners in Knowledge Sharing Processes

**Linking Grassroots Practitioners in Knowledge Sharing Processes- from Prema Gera, Poverty Unit, UNDP, New Delhi (Experiences; Examples Strategies).** Issued 11 April 2013.

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-emp-decn-16111201.pdf>

*Discusses issues and challenges faced by grass root practitioners. Provides an insight on knowledge sharing practices among grass root practitioners through various initiatives and innovative ways including the use of technology in a cost effective manner. A rich resource for reference by grass root practitioners to replicate the best practices and promote knowledge sharing.*

### Incentive System and Retention Strategies for MFI Staff

**Incentive System and Retention Strategies for MFI Staff, from Sachin Kumar, MicroSave, Lucknow (Experiences)** Issued 5 September 2007

Download 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*

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## Social Performance and Impact of Microfinance

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### Impact Assessment of Microfinance Initiatives

**Impact Assessment of Microfinance Initiatives, from Smita Premchander, SAMPARK, Bangalore (Experiences)** Issued 30 November 2006

Download <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/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*

### Collecting Evidence of the Impact of Microfinance

**Collecting Evidence of the Impact of Microfinance, from Smita Premchander, Sampark, Bangalore (Experiences)** Issued 28 September 2007

Download 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 effects of microfinance*

### Social Performance Strategies for MFIs

**Social Performance Strategies for MFIs, from Toms K. Thomas, Evangelical Social Action Forum (ESAF), Trichur (Experiences)** Issued 30 October 2007

Download 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*

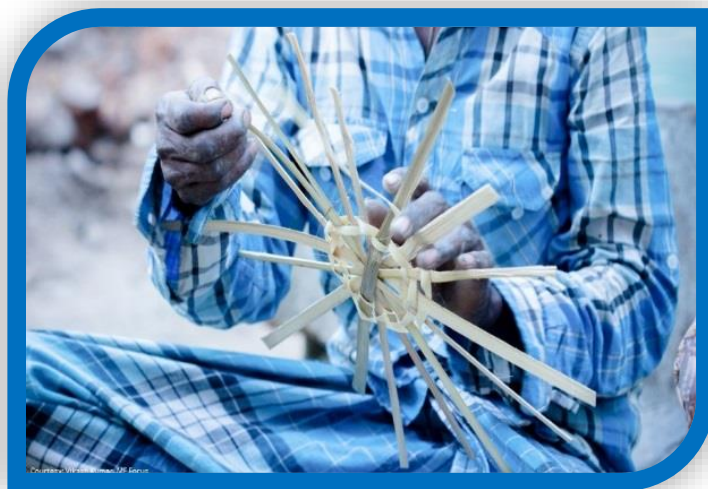
### Human Development through Microfinance

**Human Development through Microfinance, from Toms K. Thomas, Evangelical Social Action Forum (ESAF), Trichur (Experiences)** Issued 22 March 2007

Download 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*

# 5. Enabling Policy and Institutional Environment for Microfinance: Funding, Strategies and support for the growth of Microfinance Sector



## Enabling Policy and Institutional Environment for Microfinance: Funding, Strategies and support for the growth of Microfinance Sector

### Partnering with Financial Institutions for Microfinance Services

**Partnering with Financial Institutions for Microfinance Services**, from Manab Chakraborty, Mimo Finance, Dehradun (Referrals) Issued 12 January 2007

Download 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*

### Funding Landscape for Start-Up MFIs

**Funding Landscape for Start-Up MFIs**, from Sachin Kumar, MicroSave, Lucknow (Referrals)

Issued 27 March 2008

Download 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*

### Selecting/Support of Small NGO-MFI Start-ups

**Selecting/Support of Small NGO-MFI Start-Ups**, from N. Jeyaseelan, Microfinance Consultant, Madurai (Experiences) Issued 27 December 2007

Download 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*

### Coverage of India's MFIs and SBLP

**Coverage of India's MFIs and SBLP**, Sarah Djari, from SDC, New Delhi and Adrian Marti, CMF, Chennai (Advice). Issued 15 November 2006

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/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*

### Resources on forming SHGs and Streamlining Procedures

**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

Download 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*

#### Critical Areas and Strategies to Scale-Up MF Investments

**Critical Areas and Strategies to Scale-Up MF Investments**, from Ramesh S. Arunachalam, Microfinance Consulting Group, Chennai (Advice; Experiences) Issued 22 January 2007

Download 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*

#### State of the Sector Report for Microfinance – 2008

**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

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/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.*

#### State of the Sector Report 2009 for Microfinance

**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

Download 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*

#### State of the Sector Report 2010 for Microfinance

**State of Sector Report 2010 for Microfinance** from N. Srinivasan, Author of the "State of Sector Report 2010", Pune (Experiences; Examples). Issued 2 August 2010

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-24051001-public.pdf>

*Seeks inputs on innovative models, best practices and need gaps in the microfinance sector, themes to be covered in the report and the suggestive framework for the State of Sector Report 2010*

#### State of the Sector Report Microfinance 2011

**State of Sector Report Microfinance 2011** from N. Srinivasan, Author of the "State of Sector Report 2011", Pune (Experiences; Examples). Issued 15 September 2011

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-11071101-public.pdf>

*Seeks views on style and content of State of Sector Report Microfinance 2011. Also captures inputs on the new developments, innovations, area specific issues and best practices*

#### State of the Sector Report 2012 for Microfinance (Phase I)

**State of the Sector Report 2012 for Microfinance - from Venugopalan Puhazhendhi, Lead Author, State of the Sector Report 2012 (Experiences; Examples) Issued 10 July 2012**

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-10072012.pdf>

*Provides a landscape view on the issues of microfinance sector and innovations in microfinance products and services in rural and urban areas; microfinance arrangements for various segments and sectors of Microfinance; SHG Bank Linkage Programme and other leading programmes and projects*

#### State of the Sector Report 2012 for Microfinance (Phase II)

**State of the Sector Report 2012 for Microfinance - (Phase II) from Venugopalan Puhazhendhi, Lead Author, State of the Sector Report 2012 (Experiences; Examples) Issued 10 September 2012**

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-10091202.pdf>

*Shares the success stories in the financial inclusion space so far and discusses about various innovative experiments in FI and initiatives taken under Social Performance Management system. Also provides an overview of the current microfinance regulatory environment in India and larger issues surrounding it.*

#### State of the Sector Report 2013: Microfinance regulations and status of compliances at various levels

**State of the Sector Report – Microfinance: Structure of the Report, MF Programmes, Products and Services from Venugopalan Puhazhendhi, State of the Sector Report 2013-Microfinance, New Delhi (Experiences; Advice) Issued 23 December 2013**

Download at: [http://in.one.un.org/img/uploads/SolEx\\_FTP/MF/cr-se-mf23121301\\_SoS\\_2013.pdf](http://in.one.un.org/img/uploads/SolEx_FTP/MF/cr-se-mf23121301_SoS_2013.pdf)

*Provides a landscape view on the issues of microfinance sector and innovations in microfinance products and services in rural and urban areas; microfinance arrangements for various segments and sectors of Microfinance; SHG Bank Linkage Programme; and National Rural Livelihood Mission and other leading programmes and projects.*

#### State of the Sector Report 2013– Microfinance: Structure of the Report, MF Programmes, Products and Services

**State of the Sector Report 2013: Microfinance regulations and status of compliances at various levels from Ajay Tankha and Tara Nair, State of the Sector Report 2013-Microfinance, New Delhi (Experiences; Advice) Issued 15 October 2013.**

Download at: [http://in.one.un.org/img/uploads/SolEx\\_FTP/MF/cr-se-mf-14101301.docx](http://in.one.un.org/img/uploads/SolEx_FTP/MF/cr-se-mf-14101301.docx)

*Provides an overview of the current microfinance regulatory environment in India and larger issues surrounding the debate on the need for a comprehensive regulation for various microfinance entities, products and services.*

### State of the Sector-Housing Microfinance 2013

**State of the Sector-Housing Microfinance 2013** From Vibhu Arya, Author, State of the Sector Report –Housing Microfinance 2013 and Milroy Paul, Convener – Action Group-Housing Microfinance Solution Exchange, United Nations (Experiences; Examples). Issued 25 March 2014  
Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-25031401.pdf>

*Provides an overview of low income housing finance landscape in India. Highlights the demand supply gap, constraints and issues related to housing microfinance. Also shares the key initiatives recommendations in the housing microfinance space by the members.*

### Vision document on Access to Finance (A2F) for Uttar Pradesh

**Vision document on Access to Finance (A2F) for Uttar Pradesh** from Smita Premchander, M. Chidambaranathan and M. Raj, SAMPARK, Bangalore (Experience; Referrals). Issued 11 June 2013.  
Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-04031301.pdf>

*Assess the policy and institutional environment for provision of financial services to the poor people, in context of a vision document on Access to Finance (A2F) for Uttar Pradesh, keeping in view the needs of disadvantaged and excluded segments of population*

### Involving SHGs in addressing Climate Change

**Involving SHGs in addressing Climate Change**, from Mathews Mullackal, Green- Harmony, Kollam, Kerala (Experiences; Referrals). Issued 23 August 2010. Cross-posted with Climate Change Community  
Download at: <ftp://ftp.solutionexchange.net.in/public/clmt/cr/cr-se-clmt-mf-05071001-public.pdf>

*Shares experiences of involving SHGs in plantation of trees and explores the potential of scaling up the Trees for Credit Model in India*

### Strategies to Combat Financial Crisis through Innovative Microfinance Initiatives

**Strategies to Combat Financial Crisis through Innovative Microfinance Initiatives** from Prema Gera, United Nations Development Programme, New Delhi (Discussion). Issued 30 June 2009  
Download 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*

#### **Corporate Social Responsibility Initiatives for Livelihood Promotion and Financial Inclusion**

**Corporate Social Responsibility Initiatives for Livelihood Promotion and Financial Inclusion from Puja Gour, Access Development Services, New Delhi (Experiences; Advice)** Issued 11 October 2012

Download at: <ftp://ftp.solutionexchange.net.in/public/emp/cr/cr-se-emp-mf-12071201.pdf>

*Shares successful initiatives taken up on financial inclusion and livelihood promotion under CSR and explores the partnership mechanisms for CSR engagement with Government, civil society organizations as well as other national and international development agencies.*

#### **Inclusive Finance Sector Report 2014**

**Inclusive Finance Sector Report 2014 from Ajay Tankha and Tara Nair, Inclusive Finance Sector Report 2014, New Delhi (Experiences; Advice).** Issued 07 July 2014

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-21081401.pdf>.

*Shares the views, experiences and suggestions on the existing landscape of Financial Inclusion in India and the road ahead. Also highlights the innovative microfinance initiatives, SHG Bank Linkage Programme, National Rural Livelihood Mission and other leading programmes and projects in context of financial inclusion.*

# 6. Policy, Organizational Structures and Linkage Platforms for Microfinance



## Policy, Organizational Structures and Linkage Platforms for Microfinance

### Inputs on Poverty Alleviation for Planning Commission's Approach Paper to the XIIth Five Year Plan

**Inputs on Poverty Alleviation for Planning Commission's Approach Paper to the XIIth Five Year Plan, from Vijayalakshmi Das, ANANYA Finance for Inclusive Growth, Ahmedabad (Examples; Advice).** Issued 30 December 2010

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-01121001-public.pdf>

*Provide inputs for Planning Commission's Approach Paper to the XIIth Five Year Plan with the focus on Improving Financial and Regulatory Ecosystem for Growth of Enterprises, Rural Poverty Alleviation and Urban Poverty Alleviation*

### Mobile Payment Guidelines of RBI

**Mobile Payment Guidelines of RBI, from Harish Chotani, Consultant, Gurgaon (Advice; Experiences)** Issued 24 July 2008

Download 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.*

### Strengthening Money Lenders Act for Financial Inclusion

**Strengthening Money Lenders Act for Financial Inclusion from Toms K. Thomas, Mutual Assistance Resource Group (MARG), Trichur, Kerala (Advice).** Issued 21 October 2011

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-30081101-public.pdf>

*Seeks inputs on ways in which Money Lenders can contribute to financial inclusion by providing multifaceted Microfinance services and provisions that are required in the money lending Acts of different states to protect the poor*

### SHG Federations as Vehicles for Social Change

**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

Download 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*

### Resources on forming SHGs and Streamlining Procedures

**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

Download 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*

### Creation of a Sustainable Community-based MF Model

**Creation of a Sustainable Community-Based MF Model**, from Sachin Kumar, CARE India, Gujarat (Experiences) Issued 4 March 2008

Download 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*

### Market Place for Social Enterprise Capital

**Market Place for Social Enterprise Capital**, from Aparna Vishwanatham, EDA Capital Connect Ltd., Gurgaon (Advice) Issued 19 June 2008

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-02060801-public.pdf>

*Discussed idea of providing the service for social enterprise capital through creating a capital connect platform*

### RBI Paper - 'Banking Structure in India - The Way Forward'

**FOR COMMENTS: RBI Paper - 'Banking Structure in India - The Way Forward'** from Vipin Sharma, ACCESS Development Services, New Delhi (Discussion) Issued 06 March 2014.

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-06031401.pdf>

*Shares diverse views on Reserve Bank of India's paper, more specifically on the need of small finance banks for advancing the agenda of financial inclusion. Also highlights the key recommendations for the banking structure shared by the members.*

### Objectives, Functions and Legal Entity of National Federation of SHGs

**Objectives, Functions and Legal Entity of National Federation of SHGs**, from A. P. Fernandez, MYRADA, Bangalore (Discussion). Issued 4 May 2009.

Download 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*

### **A National Regulatory Framework for Microfinance Sector**

**A National Regulatory Framework for Microfinance Sector, from Ramesh S Arunachalam, Independent Micro-Finance Practitioner, Chennai (Discussion).** Issued 29 December 2010

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-27101001-public.pdf>

*Discusses Need of a Regulatory body, Regulatory Framework required and the capacities required for effectively implementing such a regulatory framework*

### **Micro Finance Institutions (Development and Regulation) Bill – 2011**

**Micro Finance Institutions (Development and Regulation) Bill – 2011 from Jyoti Vij, Federation of Indian Chambers of Commerce and Industry (FICCI), New Delhi (FOR COMMENTS).** Issued 01 September 2011.

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-25071101-public.pdf>

*Suggest changes for making the Micro Finance Institutions (Development and Regulation) Bill – 2011 more efficient and robust Bill*

### **Malegam Committee Report on Microfinance**

**Malegam Committee Report on Microfinance, from Ramesh S Arunachalam, Independent Microfinance Practitioner, Chennai (Advice).** Issued 23 March 2011

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-25011101-public.pdf>

*Seeks views on the strengths and gaps of the recommendations made in the Malegam report, possible implementation challenges if the recommendations are accepted and the ways to overcome them*

### **Draft Document on Regulation and Development of Microfinance Sector**

**Draft Document on Regulation and Development of Microfinance Sector from Ratnesh, UNDP – India, New Delhi (FOR COMMENTS).** Issued 31 March 2010

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr-public/cr-se-mf-22021001-public.pdf>

*Seeks comments and suggestions of the stakeholders on the draft document on Regulation and Development of Microfinance Sector proposed by NABARD and Ministry of Finance, GoI*

### National Policy on Older Persons in context of Micro financing

**National Policy on Older Persons in context of Micro financing**, from Mala Kapur Shankardass, Chairperson – Sub Committee on NPOP, for the Ministry of Social Justice and Empowerment, New Delhi (FOR COMMENTS). Issued 20 August 2010

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-26071001-public.pdf>

*Seeks inputs for modifying the existing National Policy on Older Persons and enabling the older persons to access microfinance products and services*

### Linking Land Rights with Livelihoods and Microfinance Issues

**Linking Land Rights with Livelihoods and Microfinance Issues**, from Indrani Sharma, Ashoka's Changemakers, Gurgaon (Experiences; Examples). Issued 30 December 2010. Cross-posted with Work and Employment Community

Download at: <ftp://ftp.solutionexchange.net.in/public/emp/cr-public/cr-se-emp-mf-15101001-public.pdf>

*Seeks information on land rights movement in the country and the innovative work done to strengthen the land rights movement for the benefit of women, poor and tribals*

### Draft National Land Reforms Policy

**FOR COMMENTS: Draft National Land Reforms Policy** from Alka Narang and Sumeeta Banerji, UNDP, New Delhi (Discussion) Issue Date: 03 January 2014

Download at: <ftp://ftp.solutionexchange.net.in/public/decn/cr/cr-se-decn-mf-emp-030114.pdf>

*Discusses about how the Draft Land Reforms Policy be strengthened to ensure rights and entitlements to land for marginalized groups especially women, scheduled castes and scheduled tribes, the critical issues and shortcomings with key recommendations on implementation.*

### Over-borrowing from Multiple MFIs

**Over-borrowing from Multiple MFIs**, from Arabinda Sinha, Sarala, Kolkata (Advice) Issued 29 June 2007

Download 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*

### Self Help Groups as Anti-Poverty Vehicles in Panchayati Raj

**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

Download at: <ftp://ftp.solutionexchange.net.in/public/decn/cr/cr-se-decn-mf-26020901-public.pdf>

*Drawing on Kudumbashree model, seeks suggestions on steps required for better integration of SHGs with the activities of the Panchayats*

### Microfinance Services through Well Functioning Panchayats

**Microfinance Services through Well Functioning Panchayats. From Jaya Patel, World Food Programme, Tehri Garhwal (Discussion).** Issued 22 December 2008. Cross Posted with Decentralization Community

Download 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*

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