

Framework and Utility of the Reckoner

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.

Resource Team

**Microfinance Community of Practice
Solution Exchange, United Nations**