

## Focus Notes

### Emerging issues in microfinance and its role in advancing financial access to poor people.

- \_\_\_ Emerging Perspectives on Youth Savings (no. 82, Jul 2012)
- \_\_\_ Financing Small Enterprises (no. 81, Jul 2012)
- \_\_\_ A New Look at Microfinance Apexes (no. 80, Jun 2012)
- \_\_\_ Voting the Double Bottom Line (no. 79, May 2012)
- \_\_\_ Designing Disclosure Regimes for Responsible Financial Inclusion (no. 78, Mar 2012)
- \_\_\_ Social Cash Transfers and Financial Inclusion (no. 77, Feb 2012)
- \_\_\_ Financially Inclusive Ecosystems (no. 76, Feb 2012)
- \_\_\_ Bank Agents (no. 75, Dec 2011)
- \_\_\_ Incorporating Consumer Research into Consumer Protection Policy Making (no. 74, Nov 2011)
- \_\_\_ Responsible Finance (no. 73, Sep 2011)
- \_\_\_ Emerging Lessons of Public Funders in Branchless Banking (no. 72, Jul 2011)
- \_\_\_ Foreign Capital Investment in Microfinance (no. 71, May 2011)
- \_\_\_ Cross-Border Funding of Microfinance (no. 70, Apr 2011)
- \_\_\_ Reaching the Poorest (no. 69, Mar 2011)
- \_\_\_ Regulating Banking Agents (no. 68, Mar 2011)
- \_\_\_ Andhra Pradesh 2010 (no. 67, Nov 2010)
- \_\_\_ Branchless Banking 2010: Who's Served? At What Price? What's Next? (no. 66, Sep 2010)
- \_\_\_ Indian Microfinance Goes Public: The SKS Initial Public Offering (no. 65, Sep 2010)
- \_\_\_ Protecting Branchless Banking Consumers: Policy Objectives and Regulatory Options (no. 64, Sep 2010)
- \_\_\_ Nonbank E-Money Issuers: Regulatory Approaches to Protecting Customer Funds (no. 63, Jul 2010)
- \_\_\_ Microfinance and Mobile Banking: The Story So Far (no. 62, Jul 2010)
- \_\_\_ Growth and Vulnerabilities in Microfinance (no. 61, Feb 2010)
- \_\_\_ Consumer Protection in Low-Access Environments (no. 60, Feb 2010)
- \_\_\_ Does Microcredit Really Help Poor People? (no. 59, Jan 2010)
- \_\_\_ Banking the Poor via G2P Payments (no. 58, Dec 2009)
- \_\_\_ Scenarios for Branchless Banking in 2020 (no. 57, Oct 2009)
- \_\_\_ AML/CFT: Strengthening Financial Inclusion and Integrity (no. 56, Aug 2009)
- \_\_\_ Asset and Liability Management for Deposit-Taking Microfinance Institutions (no. 55, Jun 2009)
- \_\_\_ Online Lending: Is It Finance, Marketing, or Something Else Entirely? (no. 54, Apr 2009)
- \_\_\_ Microfinance and Climate Change: Threats and Opportunities (no. 53, Mar 2009)
- \_\_\_ The Global Financial Crisis and Microfinance (no. 52, Feb 2009)
- \_\_\_ Going Cashless at the Point of Sale (no. 51, Dec 2008)
- \_\_\_ Realizing the Potential of Branchless Banking (no. 50, Oct 2008)
- \_\_\_ Islamic Microfinance (no. 49, Aug 2008)
- \_\_\_ Banking on Mobiles (no. 48, Jun 2008)
- \_\_\_ Banking through Networks of Retail Agents (no. 47, May 2008)
- \_\_\_ The Early Experience with Branchless Banking (no. 46, Apr 2008)
- \_\_\_ Being Able to Make (Small) Deposits and Payments, Anywhere (no. 45, Mar 2008)
- \_\_\_ Foreign Capital Investment in Microfinance: Balancing Social and Financial Returns (no. 44, Feb 2008)
- \_\_\_ Regulating Transformational Branchless Banking (no. 43, Jan 2008)
- \_\_\_ CGAP Reflections on the Compartamos Initial Public Offering (no. 42, Jun 2007)
- \_\_\_ Beyond Good Intentions: Measuring the Social Performance of MFIs (no. 41, May 2007)
- \_\_\_ Guaranteed Loans to Microfinance Institutions (no. 40, Jan 2007)
- \_\_\_ Financial Inclusion 2015: Four Scenarios for the Future of Microfinance (no. 39, Oct 2006)
- \_\_\_ Use of Agents in Branchless Banking for the Poor (no. 38, Oct 2006)
- \_\_\_ Safe and Accessible: Bringing Poor Savers into the Formal Financial System (no. 37, Sep 2006)
- \_\_\_ Community-Managed Loan Funds (no. 36, May 2006)
- \_\_\_ Aid Effectiveness: Evaluating Microcredit Projects of the World Bank and UNDP (no. 35, Apr 2006)
- \_\_\_ Graduating the Poorest into Microfinance: Linking Safety Nets & Financial Services (no. 34, Feb 2006)
- \_\_\_ Competition and Microcredit Interest Rates (no. 33, Feb 2006)
- \_\_\_ Using Technology to Build Inclusive Financial Systems (no. 32, Jan 2006)
- \_\_\_ Foreign Exchange Rate Risk in Microfinance (no. 31, Jan 2006)
- \_\_\_ Market for Foreign Investment in Microfinance (no. 30, Aug 2005)

- \_\_\_ AML/CFT Regulation (no. 29, Jul 2005)
- \_\_\_ Commercial Banks and Microfinance: Evolving Models of Success (no. 28, Jul 2005)
- \_\_\_ Protecting Microfinance Borrowers (no. 27, May 2005)
- \_\_\_ What Is a Network? Diversity of Networks in Microfinance Today (no. 26, Jul 2004)
- \_\_\_ Is Microfinance an Effective Strategy to Reach the Millennium Development Goals? (no. 24, Jan 2003)
- \_\_\_ Linking Microfinance and Safety Net Programs to Include the Poorest: (no. 21, May 2001)

*Focus Notes not included here are available online only; go to [www.cgap.org/publications](http://www.cgap.org/publications).*

## Occasional Papers

### In-depth technical papers that address key operational topics.

- \_\_\_ Too Much Microcredit? (no. 19, Sep 2011)
- \_\_\_ Is There a Business Case for Small Savers? (no. 18, Sep 2010)
- \_\_\_ Microfinance Foreign Exchange Facilities: Performance and Prospects (no. 17, Apr 2010)
- \_\_\_ All Eyes on Asset Quality: Microfinance Global Valuation Survey 2010 (no. 16, Mar 2010)
- \_\_\_ New Moneylenders: Are Poor Being Exploited by High Microcredit Interest Rates? (no.15, Feb 2009)
- \_\_\_ Shedding Light on Microfinance Equity Valuation (no. 14, Feb 2009)
- \_\_\_ Transforming NGO MFIs: Critical Ownership Issues to Consider (no. 13, May 2008)
- \_\_\_ India's Self-Help Groups (no. 12, Jan 2007)
- \_\_\_ Managing Risks and Designing Products for Agricultural Microfinance (no. 11, Aug 2005)
- \_\_\_ Crafting a Money Transfers Strategy: Guidance for Pro-Poor Fin. Svc Providers (no. 10, Apr 2005)
- \_\_\_ Interest Rate Ceilings (no. 9, Oct 2004)
- \_\_\_ Financial Institutions with a Double Bottom Line (no. 8, Jul 2004)
- \_\_\_ Scoring: The Next Breakthrough in Microcredit? (no. 7, Jan 2003)
- \_\_\_ Rush to Regulate: Legal Frameworks for Microfinance (no. 4, Mar 2000)

*Occasional Papers not included here are available online only; go to [www.cgap.org/publications](http://www.cgap.org/publications).*

## Forums

- \_\_\_ Financial Access 2011: An Overview of the Supply-Side Data Landscape (no. 5, Jun 2012)
- \_\_\_ The Pursuit of Complete Financial Inclusion: The KGFS Model in India (no. 4, May 2012)
- \_\_\_ Volume Growth and Valuation Contraction: Global Microfinance Equity Valuation Survey 2012 (no. 3, May 2012)
- \_\_\_ Latest Findings from Randomized Evaluations of Microfinance (no. 2, Nov 2011)
- \_\_\_ Credit Reporting at the Base of the Pyramid (no. 1, Oct 2011)

## Technical Guides

### Practical, how-to guides for practitioners and other professionals in the field.

- \_\_\_ SmartAid for Microfinance Index 2013: Submission Guide (Jul 2012)
- \_\_\_ Information Systems Technical Guide (Jan 2012)
- \_\_\_ Advancing Savings Services: Resource Guide for Funders (Oct 2011)
- \_\_\_ Agent Management Toolkit: Building a Viable Network of Branchless Banking Agents (Feb 2011)
- \_\_\_ Implementing the Client Protection Principles: A Technical Guide for Investors, Second Edition (Jan 2011)
- \_\_\_ Negotiating an Equity Capital Infusion from Outside Vendors (Oct 2010)
- \_\_\_ Provisions of Standard Commercial Guarantee Agreements (Oct 2010)
- \_\_\_ Securitization (Oct 2010)
- \_\_\_ SmartAid for Microfinance Index 2011: Submission Guide (Aug 2010)
- \_\_\_ Country-Level Savings Assessment Tool (Jun 2008)
- \_\_\_ Appraisal Guide for Microfinance Institutions (includes resource guide and CD-ROM, Mar 2008)
- \_\_\_ Format for Appraisal of Network Support Organizations (Jan 2007)
- \_\_\_ Making Money Transfers Work for Microfinance Institutions (Dec 2006)
- \_\_\_ Commercial Loan Agreements (Oct 2006)
- \_\_\_ Foreign Exchange Risk Mitigation Techniques: Structure and Documentation (Oct 2006)

*CGAP's earlier series, called *Technical Tools*, is available online only; go to [www.cgap.org/publications](http://www.cgap.org/publications).*

## Consensus Guidelines

Developed by CGAP with key stakeholders across the whole spectrum of the industry.

- \_\_\_\_\_ Microfinance Investment Vehicles Disclosure Guidelines (Sep 2010)
- \_\_\_\_\_ Good Practice Guidelines for Funders of Microfinance (Oct 2006)
- \_\_\_\_\_ Disclosure Guidelines for Financial Reporting by Microfinance Institutions (Jul 2004)
- \_\_\_\_\_ Definitions of Selected Financial Terms, Ratios, and Adjustments for Microfinance (Sep 2003)
- \_\_\_\_\_ Guiding Principles on Regulation and Supervision of Microfinance Institutions (Aug 2003)

## Briefs

Briefs offer concise discussions of specific current issues in microfinance

Can Digital Footprints Lead to Greater Financial Inclusion (Jul 2012)	Are Deposits a Stable Source of Funding for Microfinance Institutions? (Jun 2009)
A Structured Approach to Understanding the Financial Service Needs of the Poor in Mexico (May 2012)	The Role of Mobile Operators in Expanding Access to Finance (May 2009)
Microfinance Investment in Sub-Saharan Africa (May 2012)	The Impact of the Financial Crisis on Microfinance Institutions and Their Clients (May 2009)
How Have Market Challenges Affected Microfinance Investment Funds? (May 2012)	Microfinance Funds Continue to Grow Despite the Crisis (Apr 2009)
Financial Inclusion and Stability (May 2012)	Are Microcredit Interest Rates Excessive (Feb 2009)
Can Postal Networks Advance Financial Inclusion in the Arab World (Apr 2012)	Appraising Microfinance Institutions (Dec 2008)
Trends in Cross-Border Funding (Dec 2011)	NGO MFI Transformations: Ownership Issues (Sep 2008)
Branchless Banking in Pakistan: A Laboratory for Innovation (Oct 2011)	Variations in Microcredit Interest Rates (Jul 2008)
The Role of Funders in Responsible Finance (Oct 2011)	National Microfinance Strategies (Jun 2008)
Measuring Changes in Client Lives through Microfinance: Contributions of Different Approaches (May 2011)	Linking Financial Service Providers to Commercial Capital (May 2008)
Is There a Business Case for Small Savers (Jan 2011)	Are We Overestimating Demand for Microloans? (Apr 2008)
Microfinance Investors Adjust Strategy in Tougher Market Conditions (Oct 2010)	Microinsurance: What Can Donors Do? (Apr 2008)
Apexes: An Important Source of Local Funding (March 2010)	Extending Financial Services with Banking Agents (Apr 2008)
Investors Implementing the Client Protection Principles in Microfinance (Jan 2010)	Toward a Social Performance Bottom Line in Microfinance (Nov 2007)
Creating Pathways for the Poorest (Dec 2009)	MFI Capital Structure Decision Making (Aug 2007)
Improving Effectiveness from Within: SmartAid for Microfinance Index (Dec 2009)	Microfinance Investment Vehicles (Apr 2007)
Window on the Unbanked: Mobile Money in the Philippines (Dec 2009)	Using Technology to Build Inclusive Financial Systems (Apr 2006)
The Rise, Fall, and Recovery of the Microfinance Sector in Morocco (Dec 2009)	Mobile Phones for Microfinance (Apr 2006)
MIV Performance and Prospects (Sept 2009)	AML/CFT Regulations: Balancing Security with Access (Apr 2006)
Poor People Using Mobile Financial Services (Aug 2009)	Supporting Community-Managed Loan Funds (May 2006)