

BIBLIOGRAPHY

ADB (Asian Development Bank). 2004. "Institutional Strengthening of Nepal Rastra Bank for Regulation and Supervision of Rural Finance." Working Paper 3, Sector Overview. PriceWaterhouse Cooper's, Bangkok.

Ahmed, Syed Mohsin, and Mehr Shah. 2006. "Amendments to the Microfinance Institutions Ordinance, 2001: Implications for the Sector." Pakistan Microfinance Network, Islamabad.

APMAS (Andhra Pradesh Mahila Abhivruddhi Society). Forthcoming. Study on SHGs in India for CGAP, untitled. CGAP, Washington, DC.

Arbab, Amjad Ali. 2004. "The Bank of Khyber: A Case Study in Microfinance." In *Small Customers, Big Market*, ed. Malcolm Harper and Sukhwinder Arora, 306. New Delhi: TERI Press.

Ash, J., and Lisa Parrott. 2002. "PACT's Women's Empowerment Program in Nepal:

A Savings- and Literacy-Led Alternative to Financial Building, Journal of Microfinance, 4(2): 13762. Brigham Young University, Provo, Utah.

Bangladesh Post Office. 1999. Annual Report. Available at <http://www.bangladeshpost.gov.bd/AnnualReports.asp>.

BIDS (Bangladesh Institute of Development Studies). 1990. "Evaluation of Poverty Alleviation Programmes in Bangladesh," Main Report, mimeo, BIDS: Dhaka, Bangladesh.

Burki, Hussun Bano, and Gregory Chen. 2006. "Microfinance Performance in Pakistan (1999-2005): Growth but a Structural Flaw Persists." USAID-WHAM Project, Islamabad.

CDF (Credit and Development Forum). 2004. *Statistics from the Credit and Development Forum*, Dhaka, December.

CGAP (Consultative Group to Assist the Poor). 2004. "Financial Institutions with a 'Double Bottom Line': Implications for the Future of Microfinance." CGAP Occasional Paper No. 8. CGAP, Washington, DC.

CGAP (Consultative Group to Assist the Poor). 2006. "Sri Lanka: Country-Level Effectiveness and Accountability Review." CGAP Country Level Effectiveness and Accountability Reviews. CGAP, Washington, DC.

Charitonenko, Stephanie, and Dulan de Silva. 2002. *Commercialization of Microfinance*, Sri Lanka. Manila: Asian Development Bank.

Chen, Gregory, and Stephen Rasmussen. 2005. "Emerging Issues for National Microfinance Associations." Shorebank Advisory Services and the Pakistan Microfinance Network, Islamabad.

Chen, Martha Alter, and Donald Snodgrass. 2001. "Managing Resources, Activities, and Risk in Urban India: The Impact of SEWA Bank." *Assessing the Impact of Microenterprise Services Project (AIMS) Paper*. USAID, Washington, DC. Available at www.microfinancgateway.org.

Chowdhury, Mushtaque, R., and Richard A. Cash. 1996. *A Simple Solution; Teaching Millions to Treat Diarrhea at Home*. Dhaka: University Press Ltd.

Copetake, James, Martin Greeley, Susan Johnson, Naila Kabeer, and Anton Simanowitz. 2005. *Money with a Mission: Microfinance and Poverty Reduction*, volume 1. Bourton on Dunsmore: ITDG Publishing.

Cortijo, Dr. Marie Jo A. 2005. "An Assessment of the Depth of Poverty Outreach of SafeSave, Bangladesh." Dhaka, Bangladesh. Available at [http:// www.safesave.org](http://www.safesave.org).

Das, Biswaroop. 2001. "Role and Impact of Microfinance on Poor." Friends of Women's World Banking India, Ahmedabad. Available at www.fwwb-india.org.

Department of Post. 2005. "Transformation of India Post for Vision 2020." New Delhi, October 2005, Government of India in association with The World Bank and the Swiss Agency for Development and Cooperation.

Devadasan, N. 2005. "Community Health Insurance in India: A Compilation of Case Studies." Friends of Women's World Banking India, Ahmedabad.

Duflo, Esther C., and Michael Kremer. 2005. "Use of Randomization in the Evaluation of Development Effectiveness." *Evaluating Development Effectiveness (World Bank Series on Evaluation and Development, volume 7)*, eds. Feinstein, Osvaldo, Gregory K. Ingram and George K. Pitman, 20532. New Brunswick, NJ: Transaction Publishers.

EDA Rural Systems Private Limited. 2003. "Impact Monitoring and Assessment Report 2 Baseline: The Maturing of Indian Microfinance." EDA Rural Systems Private Limited, Gurgaon, India. Available at www.edarural.com.

EDA Rural Systems Private Limited. 2004. "The Maturing of Indian Microfinance: An impact assessment of 20 Indian MFIs." Sponsored by SIDBI. EDA Rural Systems Private Limited, Gurgaon, India.

EDA Rural Systems Private Limited. 2005. "A 'Baseline' client profile & Capacity Assessment of Partner NGOs in CARE INCOME III Project." Report for DFID, Bangladesh. EDA Rural Systems Private Limited, Gurgaon, India. Available at www.edarural.com.

Fernando, Nimal, and Richard Meyer. 2002. "ASAThe Ford Motor Model of Microfinance." *ADB Finance for the Poor* 3(2): 13.

FWWB (Friends of Women's World Banking). 2005. *Micro Insurance Infoline* 1(7).

Garand, D. 2005. "VimoSEWA India." *CGAP Working Group on Microinsurance Case Study 16. Consultative Group to Assist the Poor, Washington, DC.*

Gibbons, David. 2002. "Poverty Reduced through Microfinance at Share Microfin Limited." SHARE, Hyderabad.

Goetz, Anne Marie, and Rina Sen Gupta. 1996. "Who Takes the Credit? Gender, Power and Control over Loan Use in Rural Credit Programs in Bangladesh." *World Development* 24(1): 4563.

Goldberg, Nathanael. 2005. "Measuring the Impact of Microfinance: Taking Stock of What We Know." Grameen Foundation USA Publication Series. Available at <http://www.gfusa.org>.

Hannover, Wolfgang. 2005. "Impact of Microfinance Linkage Banking in India on the Millennium Development Goals (MDG) Summary of Major Results from Existing Studies." GTZ (German Technical Cooperation) Study.

Hannover, Wolfgang. 2005. "Impact of Microfinance Linkage Banking in India on the Millennium Development Goals (MDG)." GTZ.

Hashemi, Syed. 2001. "Linking Microfinance and Safety Net Programs to include the Poorest." CGAP Focus Note 21. CGAP, Washington, DC.

Hashemi, Syed, Sidney Schuler, and Ann Riley. 1996. "Rural Credit Programs and Women's Empowerment in Bangladesh." *World Development* 24(4): 635-53.

Holvoet, Nathalie. 2004. "Impact of Microfinance Programs on Children's Education: Do the Gender of the Borrower and Delivery Model Matter?" *Journal of Microfinance* 6(2): 123. Available at www.microjournal.com.

Honohan, Patrick. 2004. "Financial Sector Policy and the Poor: Selected Findings and Issues." World Bank Working Paper No. 43. World Bank, Washington, DC.

Hulme, David. 1999. "Impact Assessment Methodologies for Microfinance: Theory, Experience and Better Practice." Working Paper Series No. 1. Finance and Development Research Programme, Institute for Development Policy and Management, Manchester, UK.

Hussain, A. M. Muazzam, ed. 1998. "Poverty Alleviation and Empowerment: The Second Impact Assessment Study of BRAC's Rural Development Programme." BRAC, Dhaka, Bangladesh.

Hussein, Maliha, and Shazreh Hussain. 2003. *The Impact of Micro Finance on Poverty and Gender Equity Approaches and Evidence from Pakistan*. Mimeo for The Pakistan Microfinance Network.

Hussein, Maliha H., and Stefan Plateau. 2006. "Micro-Finance." In *Valleys in Transition: Twenty years of AKRSP's Experience in Northern Pakistan*, eds. Geof Wood, Abdul Malik, Sumaira Sagheer, 315-68. Karachi: Oxford University Press.

IMEC (Impact Monitoring and Evaluation Cell) Proshika. 1995. *Impact Assessment Survey Report*, Proshika: Dhaka, Bangladesh.

Indian Postal Services. 2006. "Transformation of India Post for Vision 2020." Published for the World Bank by Macmillan Ltd., New Delhi.

Isern, Jennifer, et al. 2005. "Crafting a Money Transfers Strategy: Guidance for Pro-Poor Financial Service Providers." Occasional Paper No. 10. CGAP, Washington, DC. Available at www.microfinancegateway.org.

Kabeer, Naila. 1998. "Money Can't Buy Me Love? Re-evaluating Gender, Credit and Empowerment in Rural Bangladesh." IDS Discussion Paper 363. Institute of Development Studies, University of Sussex.

Khandker, Shahidur. 1998. *Fighting Poverty with Microcredit*. Dhaka, Bangladesh: University Press Limited.

Khandker, Shahidur. Forthcoming. "Micro-Finance and Poverty: Evidence Using Panel Data from Bangladesh." *World Bank Economic Review*.

Mahajan, Vijay, and Bharti Gupta Ramola. 2003. "Microfinance in India Banyan Tree and Bonsai." Review paper. World Bank, Washington, DC.

Matin, Imran, and Rabeya Yasmin. 2004. "Managing the Challenges of Scaling up Microfinance for the Poorest: A case study of IGVGD program." In *Scaling up Poverty Reduction: Case Studies in Microfinance*. Washington, DC: World Bank.

McCord, Michael J. 2005. "Microinsurance and Risk Mitigation for MFI Clients." Available at http://www.unctf.org/english/microfinance/newsletter/pages/jan_2005/news_McCord.php.

M-CRIL (Micro-Credit Ratings International Limited). 2005a. "Equity and Leverage in Indian MFIs." Technical Note 2. Micro-Credit Ratings International Limited, Gurgaon, India.

M-CRIL (Micro-Credit Ratings International Limited). 2005b. "A Study of the Regulatory Environment and Its Implications for Choice of Legal Form by Microfinance Institutions in India." Study for Sa-Dhan, New Delhi.

M-CRIL (Micro-Credit Ratings International Limited). 2006. "Rating of SafeSave." Micro-Credit Ratings International Limited, Gurgaon, India.

Meyer, Richard L. 2002. "Track Record of Financial Institutions in Assisting the Poor in Asia." ADB Institute Research Paper No. 49. Asian Development Bank, Manila.

MISFA (Microfinance Investment and Support Facility for Afghanistan).

Montgomery, Heather. 2004. "Meeting the Double Bottom Line—The Impact of Khushhali Bank's Microfinance Program in Pakistan." Asian Development Bank (ADB) Paper, Manila.

Montgomery, Heather, and J. Weiss. 2005. "Great Expectations: Microfinance and Poverty Alleviation in Asia and Latin America." ADB Institute Research Paper Series No. 63. Asian Development Bank, Manila.

Morduch, Jonathan. 1998. "Does Microfinance Really Help the Poor? New Evidence from Flagship Programs in Bangladesh." MacArthur Foundation Project on Inequality Working Paper. Princeton University, NJ.

MYRADA (Mysore Resettlement and Development Association). 2002. "Impact of Self Help Groups (Group Processes) on the Social/Empowerment Status of Women Members in Southern India." NABARD, India. Available at www.nabard.org.

Nair, Ajai, Renate Kloeppinger-Todd, and Annabel Mulder. 2004. "Leasing: An Underutilized Tool in Rural Finance." Agriculture and Rural Development Discussion Paper No. 7. World Bank, Washington, DC.

Naponen, Helzi. 2004. "Microfinance Impact Report 2004 (Internal Learning System) Part II." ASA, India. Available at www.asadev.com.

NRB (Nepal Rastra Bank).

Pathak, Nilotpai. 2005. "Tapping the Fortune at the Bottom of the Pyramid: A Case Study of AVIVA Life Insurance and Its Linkage with MFIs." Paper for the Food and Agriculture Organization of the United Nations. M-CRIL, Gurgaon, India.

Patole, M., and O. Ruthven. 2001. "Metro Moneylenders." IDPM Working Paper No. 28. Institute for Development Policy and Management, Manchester, United Kingdom.

Pitt, Mark, and Shahidur Khandker. 1998. "The Impact of Group-Based Credit Programs on Poor Households in Bangladesh: Does the Gender of Participants Matter?" *Journal of Political Economy* 106(5): 958-96.

Pitt, Mark, Shahidur Khandker, and Jennifer Cartwright. 2003. "Does Micro-Credit Empower

Women? Evidence from Bangladesh.” World Bank Policy Research Working Paper. The World Bank, Washington, DC.

Pitt, Mark, Shahidur Khandker, Omar Haider Chowdhury, and Daniel Millimet. 2003. “Credit Programs for the Poor and the Health Status of Children in Rural Bangladesh.” *International Economic Review* 44(1): 87118.

PMN (Pakistan Microfinance Network).

Porteous, David. 2006. “Competition and Microcredit Interest Rates.” CGAP Focus Note No. 33. CGAP, Washington, DC.

PPAF (Pakistan Poverty Alleviation Fund). 2004. “PPAF Microcredit Financing: Assessment of Outcomes.” Consultancy Report. GALLUP, Pakistan for Pakistan Poverty Alleviation Fund, Islamabad.

Puhazhendi, V., and K.C. Badatya. 2002. “Self Help Group-Bank Linkage Programme for Rural Poor in India.” Impact Assessment. NABARD, India. Available at www.nabard.org.

Rahman, H.Z. 1996. “Crisis, Income Erosion, and Coping.” In *1987-1994: Dynamics of Rural Poverty in Bangladesh*, eds. H.Z. Rahman, M. Hossain, and B. Sen. Bangladesh Institute of Development Studies, Dhaka (Draft).

Rangarajan, L.N., ed. 1987. *Kautilya: The Arthashastra*. New Delhi: Penguin Books.

Rasmussen, Stephen, Dewan A.H. Alamgir, Shamsuddin Ahmad, and Arif Ahamed. 2005. “The Changing Microfinance Sector in Bangladesh.” Internal report. World Bank, Washington, DC.

Ravallion, Martin. 2005. “Evaluating Anti-poverty Programs.” Policy Research Working Paper Series No. 3625. World Bank, Washington, DC.

RBI (Reserve Bank of India). 2006. “Financial Inclusion by Extension of Banking Services Use of Business Facilitators and Correspondents.” Circular No. DBOD. BL BC 58/22.01.001/2005-2006, January 25. Reserve Bank of India, Mumbai.

Roth, J., and Vijay Athrye. 2005. “TATA-AIG Life Insurance Company Ltd. India”, Good and Bad Practices Case Study No. 14, CGAP Working Group on Microinsurance, Washington, DC.

Roth, J., C. Churchill, Gabriele Ramm, and Namerta. 2005. “Microinsurance and Microfinance Institutions - Evidence from India.” Good and Bad Practices Case Study No. 15. CGAP Working Group on Microinsurance, Washington, DC.

Rutherford, Stuart. 2000. *The Poor and Their Money*. New Delhi: Oxford University Press.

Rutherford, Stuart. 2003. “Microfinance's Evolving Ideals: How They Were Formed and Why They're Changing.” Paper presented at ADBI Annual Conference, “Microfinance in Asia: Poverty Impact and Outreach to the Poor,” Tokyo, December.

Ruthven, Orlanda. 2001. “Money Mosaics.” IDPM Working Paper. Institute for Development Policy and Management, Manchester, United Kingdom.

Ruthven, Orlanda, and Sushil Kumar. 2002. “Saving Against the Grain.” IDPM Working Paper. Institute for Development Policy and Management, Manchester, United Kingdom.

Sampark. 2003. "Mid-Term Impact Assessment Study of CASHE Project in Orissa." Report submitted by Sampark, Bangalore to CARE India, New Delhi.

Sinha, Frances, and Amit Brar. 2005. "Can MFIs Achieve the Double Bottom Line?" M-CRIL, Technical Note 3. Micro-Credit Ratings International Limited, Gurgaon, India.

Sinha, Frances, et al. 2006a. *The Potential of Flexible Microfinance: A social and financial assessment of the MEP*, The Swiss Agency for Development and Cooperation, Dhaka, Bangladesh.

Sinha, Frances, et al. 2006b. "Self Help Groups in India: A Study of the Light and Shades", Joint Initiative of CARE India, Catholic Relief Services, USAID, and GTZ, New Delhi.

Sinha, Sanjay. 2000. "The Role of Central Banks in Microfinance in Asia and the Pacific." India Country Study in Asian Development Bank. ADB, Manila.

Sinha, Sanjay, Tanmay Chetan, Orlanda Ruthven, and Nilotpal Pathak. 2003. "The Outreach-Viability Conundrum: Can India's Regional Rural Banks Really Serve Low Income Clients?" Working Paper No. 229. Overseas Development Institute, London.

Sinha, Sanjay, and Meenal Patole. 2002. "Microfinance and the Poverty of Financial Services: A Perspective from Indian Experience." *South Asia Economic Journal* 4(2): 30118.

Social Performance Task Force. 2005. Sign-on letter sponsored by a consortium of donors. Available at www.microfinancegateway.org/resource_centers/socialperformance (site presently under construction).

Srivastava, Pradeep, and Priya Basu. 2004. "Scaling-up Access to Finance for India's Rural Poor." A case study presented at the conference "Scaling Up Poverty Reduction," Shanghai, May 25-27.

The MIX. 2006. "Performance and Transparency: A Survey of Microfinance in South Asia." The Microfinance Information Exchange, Washington, DC.

Todd, Helen. 1996. *Women at the Center: Grameen Bank Borrowers after One Decade*. New York, NY: Westview Press.

Todd, Helen. 2001. "Paths out of Poverty: The Impact of SHARE Microfin Limited in Andhra Pradesh, India." Unpublished report. Imp-Act, Brighton, UK.

World Bank. 2004. "India: Scaling-up Access to Finance for India's Poor." Report No. 30740-IN. World Bank, Washington, DC.

Zaman, Hassan. 2004. "The Scaling-up of Microfinance in Bangladesh: Determinants, Impact, and Lessons." World Bank Policy Research Working Paper 3398. World Bank, Washington, DC.