

**Recommended literature and CGAP technical tools on  
financial sector and institution development**

- Adams D., Graham D. and J.D. von Pischke (1984), *Undermining Rural Development with cheap credit*. Ed. by Dale W Adams, Douglas H. Graham, and J. D. Von Pischke, Westview Press / Boulder and London (ISBN 0-86531-768-2)
- Branch Brian and Janette Klaehn, Eds. (2002), *Striking the Balance in Microfinance: A Practical Guide to Mobilizing Savings*. WOCCU, Pact Publications, Washington DC (ISBN 1888753269).
- Drake D., Rhyne E., Eds. (2002), *The Commercialization of Microfinance: Balancing Business and Development*, Kumarian Press, Accion International, USA.
- Johnson Susan and Ben Rogaly (1997), *Microfinance and Poverty Reduction*. Oxfam, London (ISBN 0-85598-369-8).
- Ledgerwood Joanna (1998), *Microfinance Handbook: An institutional and financial perspective*. The World Bank, Washington DC (ISBN 0-8213-4306-8). **English, Spanish and French versions.**
- Montagnon Peter (1998), *Credit where credit is due. Bringing microfinance into the mainstream*, CSFI, London, New York
- Rhyne Elisabeth (2001), *Mainstreaming Microfinance: How Lending to the Poor Began, Grew, and Came of Age in Bolivia*. Kumarian Press, USA (ISBN 1-56549-126-2).
- Robinson Marguerite S. (2001), *The Microfinance Revolution. Volume 1: Sustainable Finance for the Poor*. The World Bank, Washington DC (ISBN 0-8213-4524-9)
- Robinson Marguerite S. (2002), *The Microfinance Revolution. Volume 2: Lessons from Indonesia*. The World Bank, Washington DC (ISBN 0-8213-4953-8)
- Robinson Marguerite S. (2003), *The Microfinance Revolution. Volume 3: The Emerging Industry*. The World Bank, Washington DC (ISBN 0-8213-4954-6)
- Rutherford Stuart (2000), *The Poor and their Money*, Oxford University Press, New Delhi (ISBN 019 565255 X). **English and French Versions.**
- Von Pischke J.D. (1991), *Finance at the Frontier. Debt Capacity and the Role of Credit in the Private Economy*. The World Bank, Washington DC (ISBN 0-8213-1818-7)
- Zeitinger C. (2002), "Financial Institution Building: Only a Drop in the Ocean?" In: *Banking and Monetary Policy in Eastern Europe: The First Ten Years*, Ed. by Adalbert Winkler. New York, Palgrave, Macmillan.

## **Technical tools from the Consultative Group to Assist the Poor (CGAP)**

(downloadable at [http://www.cgap.org/html/p\\_technical\\_guides.html](http://www.cgap.org/html/p_technical_guides.html))

Note: all documents are available in English, French and Spanish.

Waterfield Ch. And N. Ramsing (1998), ***Management Information Systems for Microfinance Institutions: A Handbook***. Technical Tool Series No. 1. CGAP, Washington DC.

Lunde S.A. (2001), ***Using Microfin 3. A Handbook for Operational Planning and Financial Modeling***. Technical Tool Series No. 2. CGAP, Washington DC.

CGAP (1998), ***External Audits of Microfinance Institutions: A Handbook***.  
Technical Tool Series No. 3. CGAP, Washington DC.  
Volume 1 - For Audit Clients: Boards, Managers, Donors, Creditors, & Investors  
Volume 2 - For External Auditors

CGAP (1999), ***Format for Appraisal of Microfinance Institutions: A Handbook***.  
Technical Tool Series No. 4. CGAP, Washington DC.