This textbook, designed for middle and senior managers in microfinance institutions, is relevant for institutions that have already diversified and are looking for ways to manage their diversification more effectively as well as those that have not yet done so and are looking for guidance on where and how to begin.

This course is also useful to funding agencies and technical assistance providers that are trying to support MFIs diversification efforts. This second volume builds on the highly acclaimed Making Microfinance Work: Managing for Improved Performance. The content includes chapters on various product options, including savings, insurance, leasing, money transfers and even grants and non-financial services. It also explores how to combine different product menus to serve specific market segments, such as the ultra-poor, youth, women, SMEs and persons in rural areas and post-crisis environments. The book concludes with discussions about managing partnerships to enable MFIs to expand their product offerings and strategies to overcome the challenges of delivering a diverse product portfolio. It provides specific suggestions for managing diversification, including adapting the institutional culture, redistributing responsibilities, empowering staff, communicating with clients, reengineering systems and managing change.

ABOUT THE AUTHORS

Cheryl Frankiewicz, independent consultant, has been working in microfinance since 1994, collaborating with public and private-sector institutions, cooperatives and microfinance networks in Southeast Asia, South America and East Africa. She is a Master Trainer for the International Training Centre of the International Labour Organization.

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