



Community-Based Microfinance for Financial Inclusion

December 4 - 16, 2017

APMAS training center, Hyderabad city, Telangana State, India

Application deadline: October 15, 2017

Community-based microfinance approaches are critical for achieving sustainable development goals that promise inclusion of the poor and marginalised sections of society. These approaches are not only providing access to financial services, but also provide local support services to community members to manage their livelihoods, social networks, and lives. This course focuses on savings-led and member-owned models, such as savings groups, village savings and loan associations (VSLAs), self-help groups (SHGs) and their federations, financial cooperatives, credit unions, livelihood (producer) organizations and other community owned institutions with examples from across the world.

The course is designed to deepen understanding of concepts and practices of financial inclusion with focus on community-based microfinance approaches. Within a holistic perspective, participants will see how these models can support women's empowerment, agriculture, livelihoods, value-chain and enterprises in rural and urban areas, while innovations such as linkage with banks and mobile payment system can reach millions that are outside the formal banking system.

“Coady Institute is not only practical in its teaching, the teachers also inspire you positively ... the participants are given the appropriate space to design their own methods to resolve problems.”

Coady graduate



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Personal benefits



- Understand the role of financial services in inclusive economy and the role of community-based microfinance institutions in enhancing financial inclusion and linking those institutions with formal financial institutions.
- Understand the financial behaviour of low-income population groups to learn the principles of designing financial literacy components as well as design appropriate financial products such as savings, insurance, payment services, and value-chain finance.
- Obtain an in-depth understanding of different community-based microfinance models such as village savings and loan associations (or savings groups), self-help groups, SACCOs, and credit unions to learn about the ways in which different member-owned institutions apply cooperative principles to ensure the delivery of appropriate financial products.
- Explore real-world examples of establishing multi-tier institutions and networks, building linkages with banks and other financial institutions, use of mobile banking, and opportunities and challenges of structuring value-chain oriented finance products in community based models, agriculture coops.
- Learn about national regulatory policies and supervision structures for community-based microfinance models, and the importance of self-regulation.
- Gain valuable hands-on knowledge through visits to successful community-based microfinance institutions, interaction with leading sector practitioners, and peer learning with fellow participants.

Venue details

APMAS Training Centre
Hyderabad city
Telangna State, India

For further inquiries or for information about the application process, visit apmas.com, or email: apmascoadycourse@gmail.com or write to:

Course coordinator
Sadhikaratha Foundation Plot 11 & 12,
HUDA Colony, Tanesha Nagar, Manikonda
Ranga Reddy district, Hyderabad - 500089
Telangana State, India

Fax: 08413-403117, Off: 08413-403118/119/120

Websites:

www.apmas.org
www.coady.stfx.ca
www.sadhikaratha.org

Organizational benefits



- Develop strategies for strengthening program design, management, and product design capacities in community-based microfinance programming, both in rural and underserved urban communities
- Develop strategies for banks, formal microfinance institutions, and various value-chain actors to reach informal savings groups and cooperatives
- Enhance capacity to analyze operative environments and adopt program designs that enable families in the informal sector to access appropriate financial services and participate more effectively in the local economy
- Develop approaches to integrate community-based microfinance models into diverse programs with food security, sustainable livelihoods, women's empowerment, and other outcomes and goals.

Who should take the Program?



This program is intended for senior level managers from Africa, Asia and other developing countries, representing large scale government programmes, NGOs, rural finance practitioners, MFIs and bankers, policy makers, regulators and government officials, trainers, and donors that link with CBMF organizations for financial inclusion. A participant with a university degree and good working knowledge of the English language and two years work experience in microfinance is desirable.

We strongly recommend that applications be submitted three months prior to the start of the course. During higher volume times it can take up to one month from the time an application is submitted until a decision is made by the selection committee. It can also take up to 2 months to process an Indian visa application.

Fees

The course fee is US \$2,000 (Including Service Tax) for participants from all countries. This fee covers accommodation, food, local travel, field visits and course material. Candidates are fully responsible for covering the cost of their own travel. Limited scholarships are available for applicants from Africa and other developing countries, especially for women, depending upon the availability of funds.

How to apply

To apply online please visit:

<http://183.82.102.54/admin/coadycourse2017.php>