



**Poverty**

**Microfinance Community**



## Community Update

**No. 71: 25 September 2013**

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### From the Resource Team

Dear Members,

Greetings from the Resource Team - Microfinance!

Besides conducting two discussions on State of the sector report 2013, Microfinance Community also organized a roundtable on the SoS 2013 with a purpose of getting more in-depth inputs on the microfinance sector for the report of SoS 2013. The roundtable was organized on 19<sup>th</sup> August, wherein 35 practitioners and experts from various thematic areas could participate. The report of the roundtable is available at: <ftp://ftp.solutionexchange.net.in/public/mf/resource/res23091303.pdf>.

**National Rural Livelihood Mission:** Microfinance Community is completing a very rich discussion on National Rural Livelihood Mission and planning to conduct second roundtable on NRLM on 3<sup>rd</sup> October 2013. We will soon share the outputs of the discussion with our members.

**Land Reforms Policy:** The community could also take up an urgent query on Land Reforms Policy along with Decentralization and Work and Employment communities. The outputs of the discussions are forwarded to the ministry for their consideration.

**Business Correspondent Model:** While the consolidated reply of the discussion on Business Correspondent Model was released during this period, Microfinance Community is planning to start an Action Group on BC Model so that policy and implementation issues can be taken up further. The Consolidated Reply is available at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-13091301.pdf> (Size: 1.24 MB)

Keeping in view the need of fast tracking financial inclusion, Microfinance Community has taken up an interesting discussion on a paper of RBI related to banking structure. The focus of the discussion was on small vs. large banks. We are going to complete the discussion soon and forward the suggestions of the members to RBI and Access development services.

Please keep sharing your knowledge and experience for the betterment of the sector and stakeholders of

the sector.

Regards,

Navin Anand and Mohammad Anas  
Resource Team, Microfinance Community  
Solution Exchange, United Nations, New Delhi

## Members Postings

### *Workshops, Trainings, Conferences & Events*

#### *Upcoming*

*From CS Reddy, APMAS, Hyderabad*



#### **Certificate Course on Community Based Microfinance (CBMF), 2-14 December 2013, Hyderabad**

COADY International Institute, Canada in partnership with APMAS and Sadhikaratha Foundation, India, offers a practice oriented experiential and participatory course on community based microfinance (CBMF). The resource persons for the course would include senior professionals from APMAS, Coady, Sadhikaratha Foundation and sector experts: Shri. Aloysius Fernandez of Myrada, Prof. Sriram of IIMB, Smt. Jayshree Vyas of SEWA Bank, Shri. Praveen Reddy of Mulkanoor Cooperative, Prof. Hans Dieter Siebel and many other practitioners in the sector. The subject areas will go into the depth of history, practices and innovations in member-owned microfinance models in South Asian and African countries. Please click [here](#) for online application.

*From Garima Mishra, Microsave, Lucknow*



#### **Virtual Conference: Disaster Risk Reduction – Index-based Microinsurance in South and South-East Asia, 3<sup>rd</sup> and 4<sup>th</sup> October 2013, MicroSave Blog**

MicroSave is hosting a virtual conference on the project titled "Taking Stock of Microinsurance for Disaster Risk Reduction – Index-based Microinsurance in South and South-East Asia". The project aimed at understanding the index based microinsurance scenario in selected Asian countries (India, Indonesia, Pakistan, Sri Lanka and the Philippines) to derive design and system level learning for disaster insurance product development. The Virtual Conference will target at discussing global experience in index based and/or disaster insurance. Please click [here](#) to participate.

## Community News

### **Open Queries:**

- **QUERY:** [State of the Sector-Housing Microfinance 2013 - Experiences; Examples](#). Click [here](#) to send your responses
- **QUERY:** [Status of Implementation and Strategies to Fast track National Rural Livelihood Mission-Experiences; Advice](#). Click [here](#) to send your responses

### **From Our Partners**

#### **Call for Action**

*From Mohammad Anas, UNDP, New Delhi*



#### **Sankalp Social Enterprise Awards 2014**

*Sankalp Social Enterprise Awards are Instituted to discover and bring to the spotlight leading social innovations for wide scale impact. Applications to this year's Awards are now open. Last date for submitting completed forms is Nov 20, 2013. [Apply now](#).*

#### **Call for papers ITEM5: Microfinance conference in Casablanca**

*The Banque Populaire Chair in Microfinance of the Burgundy School of Business and ISCAE, Casablanca, Morocco In collaboration with Attafiq Micro Finance Please click [here](#) to participate*

### **Publications, Papers and Reports**

*From Garima Mishra, Microsave, Lucknow*



*From Mohammad Anas, UNDP, New Delhi*



**European Microfinance Week 2013**, 12th - 14th November 2013, Luxembourg

The European Microfinance Week will be focused on the theme 'The future of microfinance - investing in inclusive growth'. An established highlight on the microfinance calendar, the three day event brings all microfinance stakeholders together to discuss important developments in the sector and contributes to shaping the global approach to microfinance. Please click [here](#) to register.



**The first African Microfinance Week**, 2-6 December 2013, Arusha, Tanzania

The first African Microfinance Week will be held in Arusha, Tanzania from the 2nd until the 6th of December 2013. The event will be dedicated to: Regulation of the African microfinance sector: 20 years on from a practitioner's perspective. Click [here](#) for further information.



**3rd Global Islamic Microfinance Forum**, 6th October, 2013, Dubai, UAE

GIMF aims to increase the scope and the trend of Islamic Micro financing in the developing and under developed countries to open the horizon of helping the poor to survive to their best. This forum will showcase new opportunities and innovations across microfinance field. The event will be followed by two days post event workshop on "How to develop, operate and sustain Micro finance Institutions" on 7th - 8th October, 2013. The vision of the Global Islamic Microfinance Forum is to create a value in the line of Islamic Microfinance for the benefit of human kind and create awareness in the masses and international market. Please click [here](#) for details



**Rethinking Financial Inclusion: Smart Design for Policy and Practice** February 23-28, 2014, Cambridge MA, USA

Rethinking Financial Inclusion: Smart Design for Policy and Practice, Harvard Kennedy School's newest Executive Education program, will explore frontier issues in finance for the poor and address challenges

[Transaction Economics for Technology Enabled Branchless Banking, Microsave, \(Pdf. 543KB\) August 2013](#)



[Choice Pyramid: A Microinsurance Strategy Tool, Microsave, \(Pdf. 137KB\) August 2013](#)

*From Mohammad Anas, UNDP, New Delhi*



[Social Protection, Economic Growth And Social Change: Goals, Issues and Trajectories in China, India, Brazil and South Africa](#)



[Financial Access 2012: Getting to a More Comprehensive Picture, CGAP and IFC \(Pdf.1.64 MB\) June 2013](#)



[Getting better at improving client value: the case of Fonkoze's Kore W microinsurance product, ILO and MILK \(pdf.703 KB\) June 2013](#)



[Microinsurance Case Study: How we managed to insure one million people – and what we learned from it, Allianz Life Indonesia \(Pdf 260 KB\) April 2013](#)



[Research paper: The impact of health insurance education on enrollment of microfinance institution clients in the Ghana National Health Insurance Scheme \(pdf.1.26 MB\) May 2013](#)

[The Landscape of Microinsurance in Africa 2012 - Full Study, ILO and MIC \(pdf. 2.96](#)

faced by both low and high-income countries. The Course will combine an evidence-based approach to understanding the market for finance and client needs with theoretical insights on how to design financial products to meet those needs. Click [here](#) to apply.



**Partnerships against Poverty Summit 2013**, 9-11 October, Manila, Philippines

The Microcredit Summit Campaign and the Microfinance Council of the Philippines, Inc., together with the sponsorship of the Bangko Sentral ng Pilipinas, will host a Microcredit Summit in Manila focused on the theme Partnerships against Poverty: Government, Business, Finance and Civil Society. Click [here](#) to register for the summit.



**SEEP's 2013 Annual Conference**, November 4-7, 2013 Arlington, VA

SEEP's 2013 Annual Conference will serve as a platform to promote learning and exchange around high-potential opportunities, exploring questions on how can development practitioners collaborate more effectively across finance, enterprise and market development sectors to achieve greater and more sustainable results. Click [here](#) to participate



**Global Partnership for Financial Inclusion Forum**, October 21 - 22 2013, St.Petersburg, Russia

The Group of Twenty (G20) is the premier forum for international cooperation on the most important issues of the global economic and financial agenda. Please click [here](#) for details.

[MB\) May 2013](#)



[Cooperatives and Rural Financial Development, Rabo Bank \(pdf 1927 KB\) October 2012](#)

## Newsletters, Blogs and Videos

*From Garima Mishra, Microsave, Lucknow*



[Going Beyond a Single Use of "No-Frills" Account: The Concept of Deferred Payments:](#) A video on digital financial services systems Worldwide.

[Five critical decisions for developing effective staff incentive schemes](#) : A video effective performance management and staff incentive systems.

[E/M-Banking for Financial Inclusion in India: Opportunities and Challenges](#)

## Blogs:

[Why Rob Agents? Because That's Where the Money Is](#)

[Great Business for Banks – So Why Are They Slow To Build Agency Banking?](#)

[Reducing the vulnerability of grass-roots people in Papua New Guinea: Delivering microinsurance in a particularly challenging environment](#)

## Job Opportunities

*From Garima Mishra, Microsave, Lucknow*

Recruitment, for details, please visit :Careers at MicroSave  
<http://www.microsave.net/career>

## Legal Updates

From Mohammad Anas, UNDP, New Delhi

### **Government clears flagship schemes for housing, skill training for urban poor**

*The Cabinet Committee on Economic Affairs (CCEA) has approved the proposal for two flagship schemes of the Union Ministry of Housing and Poverty Alleviation. The schemes are aimed at job-oriented skills training for the urban poor and offering housing to slum dwellers in urban areas. The CCEA gave its approval for restructuring the centrally-sponsored scheme of Swarna Jayanti Shahari Rozgar Yojana in the 12th Plan as the National Urban Livelihoods Mission (NULM) and the implementation of Rajiv Awas Yojana (RAY). The former will have an allocation of approximately Rs.6,405 crore. The Planning Commission has allocated Rs.32,230 crore for implementation of RAY during 12th Five Year Plan. Please [read](#) for more details.*

### **Cabinet gives nod to Rural Livelihood foundation**

*The Union cabinet cleared a proposal to set up [Bharat](#) Rural Livelihood Foundation (BRLF) to enhance civil society's partnership with government in improving the livelihood of rural households BRLF will be an independent charitable society that will provide financial grants to civil society organisations to meet their human resource and institutional costs for upscaling of proven interventions; invest in institutional strengthening of smaller organisations and capacity building of professional resources working at the grassroots. Read more [here](#)*

## **Network Activity**

### **Completed Queries**

**Query: Financial Inclusion through Business Correspondent Model – Challenges and Strategies - Experience; Advice. – From Sashi Kumar, Balaji Ramakrishnan and Chandrika.V Care India, Chennai**

Issued 13 September 2013. Download [here](#)

*Provides an overview of the current scenario and challenges faced by the Business Correspondence Model from Supply, Demand and intermediaries' perspectives. Shares the inputs to make BC a commercially viable and affordable model to attain Financial Inclusion.*

## **Previous Updates**

For PDF Version of last update no. 70 **(August 2013 issue)** ,please visit: [ftp://ftp.solutionexchange.net.in/public/mf/comm\\_update/mf-update-70-30081301.pdf](ftp://ftp.solutionexchange.net.in/public/mf/comm_update/mf-update-70-30081301.pdf)

For previous updates please click [here](#)

***Many thanks to all who contributed to this issue!***

*If you have items to feature in this News Update, please send it to Solution Exchange for the Microfinance Community in India at [se-mf@solutionexchange-un.net.in](mailto:se-mf@solutionexchange-un.net.in).*

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