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## Poverty

## Microfinance Community



## Community Update

**No. 67: 15 May 2013**

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### From the Resource Team

Dear Members,

Greetings!

Based on the recommendations of the members in the national workshop on voluntary savings, we could conduct a discussion on - Extending National Savings Schemes through SHGs, Federations and other Collectives. Responding to the query, members have shown confidence in associating SHGs and other collectives to reach the poor for providing voluntary savings products under National Savings Scheme. The consolidated reply is available at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-02051301.pdf> (Size: 369 KB).

We could also complete a very interesting and fruitful discussion on **financing producer companies, their promoters and members**. In the present context, financial support to Farmers Producer Organizations was in news and government has also taken few important decisions regarding supporting FPOs. We will soon share the consolidated reply with our members. While we are having a good discussion on **vision document on Access to finance for Uttar Pradesh**, We have also started a new discussion on **Business Correspondent model**. We hope members will respond to the query as success of BC model is important to achieve financial inclusion targets. Since we function as a knowledge partner for the State of the Sector Report, therefore we have started a discussion of **SoS 2013 Report**.

**PLEASE KEEP CONTRIBUTING YOUR KNOWLEDGE AND EXPERIENCE FOR STRENGTHEN THE MICROFINANCE SECTOR IN FAVOUR OF PERSISTENTLY EXCLUDED PEOPLE**

Regards,

[Navin Anand](#) and [Mohammad Anas](#)

Resource Team, Microfinance Community

Solution Exchange, United Nations, New Delhi

## Members Postings

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

#### *Upcoming*

From [Mohammad Anas](#), UNDP, New Delhi



**Financial Inclusion 2020: A Global Forum**, 28 October to 30 October, 2013, London, United Kingdom

The Global Forum will be a platform to engage a broad range of players in financial inclusion in a collaborative environment where they can map the action agenda for achieving financial inclusion by the year 2020. The Forum will communicate the findings of the FI2020 Roadmap to Financial Inclusion and Mapping the Invisible Market to the key players capable of making full financial inclusion a global reality. For more details log on to: <http://www.centerforfinancialinclusion.org/fi2020/global-forum/overview>.



**Pivot East 2013**, 25 June to 28 June 2013, Kampala, Uganda

PIVOT East is East Africa's premier mobile start-ups pitching competition and conference held annually. PIVOT East aims to catalyze the growth of mobile start-ups, so as to amplify and consolidate the gains of East Africa's Mobile developer and entrepreneurship ecosystem. It has five competitive categories for Mobile Finance, Mobile Enterprise, Mobile Entertainment, Mobile Society and Mobile Utilities. For more details please visit: [www.pivoteast.com](http://www.pivoteast.com).



**Innovations in Savings and Payments**, 24-25 June 2013, Kampala, Uganda.

Innovations for Poverty Action, is hosting a conference around Evidence on Innovations in Savings and Payments. The event will facilitate discussions between researchers, practitioners, and policymakers on the current body of evidence around financial inclusion for the poor and innovations in the design and delivery of financial products in sub-Saharan Africa. For more details please click [here](#).

## Community News

### Open Queries:

- **QUERY:** [State of the Sector Report – Microfinance: Structure of the Report, MF Programmes, Products and Services - Experiences; Advice](#). Click [here](#) to send your responses
- **QUERY:** [Financial Inclusion through Business Correspondent Model - Challenges and Strategies - Experience; Advice](#). Click [here](#) to send your responses
- **QUERY:** [Vision document on Access to Finance \(A2F\) for Uttar Pradesh - Experience; Referrals](#). Click [here](#) to send your responses

### From Our Partners

#### Call for Action

From [Natasha Singh](#), ACCESS Development Services, New Delhi

**Sita Ram Rao Livelihoods India Case Study Competition 2013**, Access Development Services in partnership with Oxfam India seeks case study of experiences in Enhancing the Livelihoods of the Poor by 1<sup>st</sup> of July 2013. For participation and details please click [here](#)

From [Mohammad Anas](#), UNDP, New Delhi



[Global Partnership for Financial Inclusion \(GPFI\)](#) in collaboration with The World Bank launched Financial Inclusion Data Portal. It provides financial inclusion indicator data for 192 countries. Read [more](#)



**Innovations in Financial Capability**, 31 May to 1 June 2013, Lima , Peru

Innovations for Poverty Action, supported by the Citi Foundation, will host a conference on Evidence on Innovations in Financial Capability. The two-day conference will feature presentations and panel discussions from leading development economists and practitioners. Conference sessions will cover evidence on recent innovations in financial education, and ways of addressing behavioral biases through product design. For more details please click [here](#).

### *Trainings & Workshops*

From [Murli Thangam](#), UNDP, New Delhi

**Capacity Building Program with Field Exposure in "Community Driven Development"** , 15-27 July 2013, Warangal, AP, India

Bala Vikasa People Development Training Center announces two week-long Capacity Building Program with Field Exposure in "Community Driven Development" (CDD). The program consists of both theoretical and practical aspects of various approaches and tools for community development. For further details please visit [www.balavikasa.org](http://www.balavikasa.org)

From [Mohammad Anas](#), UNDP, New Delhi



**University of Zurich**<sup>UZH</sup>

**Executive Education Course on Microinsurance**, 24 to 25 June 2013, University of Zurich, Zurich, Switzerland.

This course allows participants to gain a basic understanding of microinsurance. Participants will explore the theory and practice of offering microinsurance products to low-income customers. Through a simulation tool that introduces market uncertainty to classroom learning, participants will experience the key aspects of managing a microinsurance scheme. For further details please click [here](#)



**19th Annual Boulder MFT Program**, 15 July – 2 August 2013, Turin, Italy

This programme will again offer a wide range of courses taught by 50+

From [Sashi Sudhir](#), UNDP, New Delhi



Jubilant Bhartia Foundation and the Schwab Foundation for Social Entrepreneurship, are inviting applications for the **India Social Entrepreneur of the Year Award 2013**. To apply please click [here](#)

### **Publications and Reports**



[Pathways towards greater impact: Better microinsurance models, products and processes for MFIs, The Microinsurance Innovation Facility, ILO\(Pdf.2.44MB\) Jan 2013](#)



[Guide to Regulation and Supervision of Microfinance, CGAP Publication \(Pdf. 1.25 MB\) October 2012](#)

[Current Trends in Cross-Border Funding for Microfinance, CGAP Report \(Pdf. 211KB\) November 2012](#)



['Pathways to Progress - A Sectoral Study of Indian Social Enterprises'- Intelicap Report \(Pdf. 1.25 MB\), May 2013](#)



[White Paper- Microfinance Institution Tier Definitions, Microrate, \(Pdf. 220 KB\) April 2013](#)

global experts in the field and we will provide participants with the tools, analytical skills, and network of colleagues to confront the challenges faced in today's environment. To Participate please click [here](#)



### **Sustainable Microenterprise and Development Program (SMDP) Certificate, 17-28 June 2013, New Hampshire, USA**

The Carsey Institute, University of New Hampshire announces a comprehensive two-week program that emphasizes on livelihoods approach to microfinance, enterprise, and community economic development. The curriculum is built upon a foundation of the Five Capitals of sustainable livelihoods—natural, physical, human, social, and financial. For details please click [here](#)

### **Job Opportunities**

From [Mohammad Anas](#), UNDP , New Delhi

Position: Multiple Positions at 'Jeevika' – Bihar Livelihood Promotions Society, under State Rural Livelihood Mission. For more information, please visit : <http://brlp.in/career.php>

Position: Multiple Vacancies Odisha Livelihood Mission (OLM), For more information, please visit: <http://www.tripti.org/career/>

### **Legal Updates**

From [Navin Anand](#) and [Mohammad Anas](#), UNDP, New Delhi

- A. The **State Bank of India** offers Home Loans to Self Help Groups in Rural areas under '**Sahyog Niwas**' Scheme. The Scheme provides Home Loan to Self Help Groups, having good payment record of 2 years, for on lending to their members for Purchase, construction and repair of a house and work place. Home Loan amount under this Scheme is restricted to maximum amount of Rs. 50,000/ per member. Please click [here](#) for details
- B. In a major boost to the roll out of the women's Self Help Group model across the country, the Union Cabinet has cleared important changes to the **National Rural Livelihoods Mission (Aajeevika)**. The changes will provide additional resources and additional flexibility to implement the NRLM (Aajeevika) in a more effective and accelerated manner across the country, creating new livelihoods and empowering women across rural India. Please refer the news [article](#)
- C. **The Reserve Bank of India** released its [monetary policy](#) for 2013-14 with following key highlights to promote financial inclusion
  - RBI has created an implementing committee under the Chairmanship of Shri V. Ramakrishna Rao for effective implementation of the recommendations of Dr. Prakash Bakshi towards strengthening of the rural cooperative credit architecture
  - RBI has extended the Lead Bank Scheme for inclusion Urban Poor in the metropolitans
  - RBI has increased the loan limit of Micro and Small enterprises

### **Network Activity**

#### **Completed Queries**

**Extending National Savings Schemes through SHGs, Federations and other Collectives- Experiences: Advice**  
- From [A K Chauhan](#), Poverty Unit, UNDP, New Delhi, Experiences; Advice.

Issued 02 May 2013. Download [here](#)

*Discusses about the current scenario of small savings in India and explores the prospects of promoting small savings through National Savings Scheme of the Government of India, among the poor and low income households through SHGs and various other collectives as last mile delivery channel*

## Previous Updates

For PDF Version of last update no. 66 (**April 2013 issue**) ,please visit:  
[ftp://ftp.solutionexchange.net.in/public/mf/comm\\_update/mf-update-66-160413.pdf](ftp://ftp.solutionexchange.net.in/public/mf/comm_update/mf-update-66-160413.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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