



**Poverty**

**Microfinance Community**



## Community Update

**No. 78: 31 July 2014**

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#### From the Resource Team

Dear Members,

Greetings from the Resource Team – Microfinance Community!

Many thanks to all our members who could participate in the small group workshop on the proposed study on Financial Cooperatives in context of financial inclusion in India. All the important views and suggestions that have come up in the discussion are being incorporated in the report. We will soon share the report of the workshop with you. We could release the consolidated reply of the discussion on the same issue on 7<sup>th</sup> July 2014. The Consolidated reply is available at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-07071401.pdf> (Size: 734 KB).

Thanks for realizing the need of a National Level Model Act on SHGs and SHG-Federations. We could start the query on this important issue and received valuable responses. Keeping in view the importance of the subject, we have extended the 'reply by date' of the discussion to 8 August 2014. We request you to contribute on this important subject.

We are happy to note that based on our information regarding NABARD's National Seminar on Rural Finance organized on 24 July 2014, some of you were able to participate in the seminar.

**Kindly keep sharing your views and suggestions on the activities of Microfinance Community so that we can keep on making efforts to make the community more effective and useful for all.**

Best Regards,

[Navin Anand](#) and [Mohammad Anas](#)  
Resource Team, Microfinance Community  
Solution Exchange, United Nations, New Delhi

## Members Postings

### Workshops, Trainings, Conferences & Events

#### Upcoming

From [Preveen Kumar](#), IMS, Lucknow



**National Seminar: Emerging Market Economy And Managerial Challenges**, 27-28, September, 2014, Institute of Management Studies, Lucknow University, Lucknow

The seminar will serve as an interactive forum to discuss contemporary issues in management practices and emerging market economy in changing the global scenario. There will be multiple tracks including Innovations in Finance, Financial Instruments & Policies to enable the academia and practicing managers to share their research findings, issues, concerns, doubts and perspectives for domains of knowledge and practice. For further details please click [here](#), for participation write to: [luimsseminar2014@gmail.com](mailto:luimsseminar2014@gmail.com)

From [Vinaina Suri](#), IFMR Lead, Chennai



**IFMR Lead Conference: 'Translating Research into Practice and Policy**, ' January 2015, College of Agriculture and Banking, Pune

The conference aims to foster a productive and high-level dialogue between policymakers, senior practitioners, bankers and researchers on issues relevant to current and future of financial inclusion and livelihood finance for the poor household. Renowned development economists from across the globe will be present to discuss their recent academic research on the subject related to poor-household's economy and livelihoods. The conference will also highlight IFMR-LEAD's recent studies on savings, credit, insurance, payments, micro and small enterprises etc. The conference is scheduled in the last week of January 2015. The dates will be soon announced on IFMR LEAD website - <http://ifmrlead.org/events/>

From [Sarthak Luthra](#), ACCESS ASSIST



## Community News

### Open Queries:

- **QUERY:** [National Level Model Act on SHGs and SHG-Federations- Advice; Examples](#)  
Click [here](#) to send your responses

### From Our Partners

#### Call for Action

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



#### **The 2014 CGAP Photo Contest is open for entries**

CGAP is looking for photos that capture the ways in which financial services improve poor people's day-to-day activities, and how financial inclusion can help them transition out of poverty. Click [here](#) to participate.

From [Kolandavel Natrajan](#), Sa- Dhan, New Delhi



#### **Call For Entries: MFI Directory of India - Opportunities for MFIs to update information**

Sa-Dhan, the Association of Community Development Finance Institution has created a MFI Directory. Sa-Dhan is now in the process of updating the database of MFIs operating in India. Kindly share and upload the requisite information about your MFI on this link <http://sdrv.ms/17Ugxvx>

From [Amit Arora](#), GIZ, New Delhi



#### **Call for Applications: IAN-GIZ-SIDBI Incubation program for enterprises in Social Impact Sector**

Indian Angel Network (IAN) has launched an incubation program in association with GIZ,

## **Inclusive Finance India Summit**

8-9 December, 2014, New Delhi

Microfinance India Summit is now Inclusive Finance India Summit. It is a global platform to deliberate on issues related to Financial Inclusion, Financial Education and Financial Stability, and build a Financial Inclusion Vision 2020. The FI Summit will focus on topical themes and brings forth issues and challenges to find a way forward for the organized growth of the sector through Financial Inclusion initiatives. Please click [here](#) for further details.

From [HK Pradhan](#), XLRI Jamshedpur



**3rd International Workshop on Inclusive Finance: Making Finance and Insurance Markets Work for the Poor** October 31-November 2, 2014, XLRI Jamshedpur, India

XLRI Jamshedpur is conducting the 3rd International Workshop on Inclusive Finance. The Workshop brings academicians, practitioners, microfinance institutions, NGOs, and policy makers to deliberate on research as well as contemporary issues in the area of financial inclusion. The workshop consists of a series of plenary sessions by distinguished speakers. Please click [here](#) for the details of the Workshop themes, Participation & submission deadlines.

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



**Asia Microfinance Forum-Financial Inclusion in Asia: Creating Dynamic Financial Ecosystem for the Poor** August 4- 8, Shanghai, China

The Banking With The Poor Network (BWTP) and The Foundation for Development Cooperation (FDC), in partnership with the Citi Foundation as Lead Sponsor and The China Association of Microfinance (CAM) are pleased to announce that the Asia Microfinance Forum 2014. AMF is one of the leading event in the region for organisations and individuals interested in providing and promoting inclusive and sustainable financial services in Asia. This event attracts a wide range of stakeholders including central banks, heads of government, microfinance practitioners, advocates, educational institutions, mobile phone and

SIDBI to empower entrepreneurs in building sustainable and scalable businesses in the social impact space. Please click [here](#) to read more. Click here to [apply](#).

From [Aviva Alvares](#), NASSCOM, Bangalore



**Call For Entries: NASSCOM Social Innovation Honours (NSIH) Program 2015 : Empowering Lives through Technology**

The NSIH is a platform to identify, award, showcase and promote innovative initiatives using Information and Communication Technologies (ICT) for positive social impact. Applications will open in the first week of August 2014. Please click [here](#) for more details.

## **Publications, Papers and Reports**

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



[Microfinance Banana Skins 2014: The CSFI Survey of Microfinance Risk, Center for the Study of Financial Innovation \(Pdf. 5.8MB\) July, 2014](#)

From [Sarthak Luthra](#), ACCESS ASSIST



[Local Area Banks in India: A Review, MS Sriram, IIM Ahmedabad, ACCESS ASSIST, DFID, \(Pdf 433 KB\) July 2014](#)

From [Vinaina Suri](#), IFMR Lead, Chennai



[KGFS: Impact on Lending Patterns, IFMR Lead, \(Pdf 521 KB\), Feb 2014](#)

From [Garima Mishra](#), MicroSave, Lucknow

telecommunications companies, donor agencies, international financial institutions, NGOs, domestic government agencies, commercial banks, community-based savings institutions, technology and software companies, and a range of other organisations from across Asia and outside the region. Please click [here](#) for registration.



### **The 17th Microcredit Summit** September 3rd - 5th, Merida, Mexico

The 17th Microcredit Summit will be organized around the theme "Generation Next: Innovations in Microfinance," engaging delegates in a thoughtful discussion around the challenges and opportunities associated with the growth and transformation of the sector, especially through innovative and best practices that accelerate the steps to reach full financial inclusion. For further information please click [here](#)



### **Value Chain Program Design Training**, Sep 15, 2014 - Sep 19, 2014, Chiang Mai, Thailand

Action for Enterprise (AFE) is offering a series of three to five-day workshops that present the latest methodologies and practice for designing value-chain programs that incorporate strategies for sustainable impact. Participants will learn how to design programs that result in market-based solutions to MSME constraints such as market access, input supply, technology/product development, management training, policy reform, and access to finance. Examples will be used from enterprise development programs and practitioners worldwide. Click [here](#) for further information and registration.



### **6th International Master in Microfinance for Entrepreneurship**, October, 2014- May 2015, Madrid, Spain

The 7 months of classroom training provides a seminar environment, students interact with top-level guest faculty from all sectors of the microfinance universe: investor institutions, MFI executives and founders, donor organizations, microfinance research and advocacy institutions, and academics. The curriculum provides students with a strong background in the fundamentals of microfinance - financial performance and



[Agent Network Accelerator - Kenya Country Report 2013](#), Helix Institute of Digital Finance, Microsave (Pdf 1.23 MB), 19 June 2014

From [Juhi Natu](#), ACCESS ASSIST



[Report of Human Resource Management in Microfinance Institutions: The State of Practice, Access Assist \(Pdf 3.06MB\), 2013](#)

From [Amit Arora](#), GIZ New Delhi



[Online survey of MFIs as Business Correspondents, An MFIN-GIZ Assessment \(Pdf 639 KB\), February 2014](#)

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

[Financial Literacy in Rural Banking: Proposal for an Alternative Approach, Sukanya Bose, Arvind Sardana, EPW, June 28, 2014](#)

From [Praveen Kumar](#), MFIN, Gurgaon



**9th issue of MFIN MicroMeter**© up to 31st March 2014 (Pdf.853 KB), May 2014

### **Jobs:**

From [Vinaina Suri](#), IFMR Lead, Chennai



[Research Associate, Mobile Phone-Based Financial Extension Project, Centre For Microfinance, IFMR Lead](#)

**IFMR LEAD CAREERS PAGE**  
[http://ifmrlead.org/all\\_vacancies/](http://ifmrlead.org/all_vacancies/)

sustainability, poverty measurement, social performance, rating MFIs, due diligence, and the how-tos of implementing community based microfinance projects. Click [here](#) to apply.

## Legal Updates

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

### **RBI releases Draft Guidelines for Licensing of Payments Banks and Small Banks**

*The Reserve Bank of India has released the Draft Guidelines for "Licensing of Payments Banks" and Draft Guidelines for "Licensing of Small Banks". The Reserve Bank has sought views/comments on the draft guidelines from all interested parties and general public. Suggestions and comments on the draft guidelines may be sent by August 28, 2014 to the Chief General Manager, Reserve Bank of India, Department of Banking Operations and Development, Central Office, 13th floor, Central Office Building, Shahid Bhagat Singh Marg, Mumbai-400001 or can be emailed by clicking [here](#).*

*Final guidelines will be issued and the process of inviting applications for setting up of Payments Banks and Small Banks will be initiated after receiving feedback, comments and suggestions on the draft guidelines. Click [here](#) to read the Draft Guidelines. Read [more](#).*

From [Ratnesh](#), UNDP, New Delhi

### **The details of Government's plan for total financial inclusion (Sampoorna Vittiya Samaveshan -SVS)**

*Prime Minister Narendra Modi is set to give a big boost to the ongoing financial inclusion drive by unveiling a comprehensive programme, to be announced on Independence Day. The proposed comprehensive financial inclusion programme envisaging insurance and pension cover, apart from a default cover for lenders is likely to envisage opening 15 crore more bank accounts, 12 crore of which will be in rural areas over next four years, according to a note sent to the Indian Banks Association (IBA) by financial services Secretary GS Sandhu. Read [more](#)*

## Network Activity

### **Completed Queries**

**Financial Capability: A people-centered approach to rethink Financial Inclusion from [Jonna Bickel](#), GIZ - NABARD Rural Financial Institutions Programme, GIZ, New Delhi (Advice). Issued 09 May 2014**

Issue Date: 09 May 2014. Download [here](#)

*Introduces the Financial Capability concept, the tool and explores the relevance to rethink financial inclusion more from a people centred approach for policy makers. Includes suggestions and recommendations to strengthen the Financial Capability Tool.*

## Previous Updates

For PDF Version of last update no. 77 (**June 2014 issue**), please visit:  
[ftp://ftp.solutionexchange.net.in/public/mf/comm\\_update/mf-update-77-30061401.pdf](ftp://ftp.solutionexchange.net.in/public/mf/comm_update/mf-update-77-30061401.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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