



## Poverty

## Microfinance Community



### Community Update

**No. 80: 15 October 2014**

### In this Issue

[From the Resource Team](#) | [Network Activity](#) | [Community News](#) | [Member Postings](#)

#### From the Resource Team

Dear Members,

There are more than 7.3 million Self-help Groups in India that are savings linked, however, the scenario of establishing, promoting and monitoring SHGs and their federations is complex as the promoters of these institutions are different in terms of their legal status, functions and objectives. This demands for integrating, converging and streamlining the structures under a common umbrella. Keeping the same in view, Microfinance Community of Practice conducted a discussion on the issue of a legal framework and national level model Act that can facilitate in upscaling the activities of SHGs and Federations and also in strengthening these institutions. We are happy to share the outputs of the discussion with the members. (Available at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-30091401.pdf> (Size: 787 KB). Further, a national level roundtable was organized on 10 Oct. 2014 to discuss on this issue in detail. We will share the output of the workshop with you, soon.

The Microfinance Community of Practice has also been working on various issues related to Financial Cooperatives. We have shared the outputs of the e-discussion and also the small group workshop with you (<ftp://ftp.solutionexchange.net.in/public/mf/resource/res01091402.pdf>). Thanks for your inputs on the idea of studying financial cooperatives in India and also methodology of the study. It helped us to finalize the ToR for the study. We have planned to start the study from November 2014. We will keep updating you on this issue.

On the issue of linking SHGs, federations and other collectives with National Savings Schemes of Ministry of finance, Government of India, Microfinance Community is working closely with National Savings Institute. The preparation of first draft of techno legal document is in process and once it is completed we will share it with the members of Action Group on Voluntary Savings for their comments and suggestions.

**Kindly keep sharing your ideas and suggestions on the initiatives that can be taken up by Microfinance Community of Practice so that we can continue making this forum more and more useful for the microfinance sector.**

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 [Hemantha K Pamarthy](#), Chennai



#### **Community Based Microfinance For Financial Inclusion Programme**, 19-24 January 2015, AIT, Thailand

The course will cover a wide spectrum of Microfinance concepts and activities and is designed to meet the needs of officers and managers working in the area of microfinance in different types of organizations and for bankers who are planning to open a Micro Finance Desk. The course will also cover the transition from Microfinance to Financial Inclusion with focus on Demand Driven Products & Services, Product Bundling and Innovations. Please click [here](#) for details.

From [Sarthak Luthra](#), ACCESS ASSIST



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

## Community News

### Open Queries:

- **QUERY:** [Innovations in the Self Help Group \(SHG\) landscape -Examples](#) . Click [here](#) to send your responses

### *From Our Partners*

#### Call for Action

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



#### **Call For Applications: Sankalp Awards 2015**

*If you are a high-impact emerging enterprise in India or Africa working in the sectors of Agriculture & Food, Education, Clean Energy, Healthcare, Financial Inclusion, Water, and Sanitation clearly catering to rural, low-income, disadvantaged communities, looking to fund your venture and gain global recognition, apply for [Sankalp India Awards 2015](#)*



#### **Call for Papers: The Banque Populaire Chair in Microfinance of the Burgundy School of Business (France)**

*Seeks quantitative, qualitative, and experience-based papers from industry and academia. Case studies and PhD research-in-progress are also welcomed. It encourages reflections on the potential and use of technology in microfinance in developed and developing countries. Please click [here](#) for details.*

## Publications, Papers and Reports

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

## CITI-FT FINANCIAL EDUCATION SUMMIT 2014

Expanding Opportunity through Financial Capability:  
Urban Innovations and Partnerships



### CITI-FT Financial Education Summit 2014

4-5 November 2014, Kuala Lumpur, Malaysia

This event is focused on the importance of financial capability among lower income populations within rapidly changing urban environments. The Summit will showcase technology-driven solutions and refined approaches that embed financial education through mass media and other platforms; Examine initiatives that integrate financial capability within the daily activities of urban communities and promote financial inclusion; Assess the viability of replicating model public-private partnerships that can most efficiently achieve success at scale. Please [click](#) here for details.



EUROPEAN  
MICROFINANCE  
PLATFORM  
NETWORKING WITH THE SOUTH

### European Microfinance Week 2014, 12 - 14 November, Abbaye de Neumunster, Luxembourg

European Microfinance Week is an annual event of the microfinance industry hosting high level and in-depth discussions by all sectors of the European microfinance community (banks and financial institutions, government agencies, NGO's, consulting firms, researchers and universities) working in developing countries. It is organized by the European Microfinance Platform (e-MFP) and supported by the Luxembourg Government. Please click [here](#) for details.



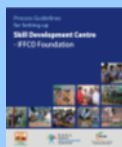
### 4th Global Islamic Microfinance Forum' 2014

1 - 4 November, Dubai - U.A.E

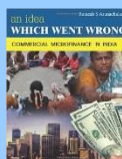
This event will introduce Islamic microfinance as an effective tool for poverty alleviation and social development, to set its standards, to introduce Islamic microfinance internationally and to have dialogue with international donor/development agencies for sustainable development. It will be annexed with two days specialized



[Financial Inclusion in Asia: Country Surveys; Asian Development Bank Institute, AFDC, 2014 \(Pdf 4.5 MB\)](#)



[Process Guidelines for Setting up Skill Development Centre; IFFCO Foundation, NSDC, June 2014 \(Pdf 3.75 MB\)](#)



[An Idea Which Went Wrong: Commercial Microfinance in India, Paperback, Ramesh S Arunachalam, August 22, 2014](#)



[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

training workshop on Shari'ah standards and marketing strategies of Islamic microfinance, on 3-4 November, 2014. The objective of the event is to evaluate the scope of microfinance and its potential in developing and under developing countries. Please click [here](#) for details.



### 10th International Microinsurance Conference 2014

11 to 13 November 2014, Mexico City Mexico

The 10th International Microinsurance Conference will have participants and experts from around the world to exchange views and discuss the challenges of microinsurance. The participants will include representatives of insurance and reinsurance companies, international organisations, NGOs and development-aid agencies as well as academics. The conference aims at distilling and disseminating information on key developments in the microinsurance market. Sessions will engage all stakeholders to recognize opportunities in the low-income market. Click [here](#) to register.

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 [CS Reddy](#), APMAS, Hyderabad



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

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



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



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

#### Jobs:

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



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



### **Community-Based Microfinance (CBMF) for Financial Inclusion, 8 - 20 December, 2014, Hyderabad, India**

The 2-week CBF course shifts the focus from microfinance to learning about community based approaches for delivering financial services that are inclusive. Participants will study models such as Village Savings and Loans, Self-Help-Groups, financial Cooperatives and Credit Unions and learn about innovations such as mobile banking, bank linkages, networking/federating and value-chain finance. For more information and [online application](#) and to find out more about APMAS, Sadhikaratha Foundation and COADY, please visit our website at [www.apmas.org](http://www.apmas.org) [www.sadhikaratha.org](http://www.sadhikaratha.org) [www.coady.stfx.ca](http://www.coady.stfx.ca). or E-Mail: [apmascoadycourse@gmail.com](mailto:apmascoadycourse@gmail.com).

From [CS Reddy](#), APMAS, Hyderabad



[Sadhikaratha Foundation](#)  
[Business Development Manager](#)

Location: Hyderabad

## **Legal Updates**

From [Sachin Kumar](#), New Delhi

### **RBI's Recent simplified KYC Measures For Public Awareness**

*The Reserve Bank of India has recently released a note along with a poster and a booklet comprising a few common questions relating to Know Your Customer (KYC) norms for opening bank accounts. The objective of this is to bring awareness among the general public about the KYC simplification measures taken by the Reserve Bank in the recent times with a view to helping the common man in opening bank accounts. Please click [here](#) for original version of RBI note.*

## **Network Activity**

### **Completed Queries**

**Inclusive Finance Sector Report 2014 from Ajay Tankha and Tara Nair, Inclusive Finance Sector Report 2014, New Delhi (Experiences; Advice).** Issued 07 July 2014

Download at: <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-21081401.pdf>.

*Shares the views, experiences and suggestions on the existing landscape of Financial Inclusion in India and the road ahead. Also highlights the innovative microfinance initiatives, SHG Bank Linkage Programme, National Rural Livelihood Mission and other leading programmes and projects in context of financial inclusion*

## **Previous Updates**

For PDF Version of last update no. 79 (**August 2014 issue**), please visit:

[ftp://ftp.solutionexchange.net.in/public/mf/comm\\_update/mf-update-79-01091401.pdf](ftp://ftp.solutionexchange.net.in/public/mf/comm_update/mf-update-79-01091401.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).

**Disclaimer:** In posting messages or incorporating these messages into synthesized responses, the UN accepts no responsibility for their veracity or authenticity. Members intending to use or transmit the information contained in these messages should be aware that they are relying on their own judgment.



Copyrighted under Creative Commons License "[Attribution-NonCommercial-ShareAlike 3.0](https://creativecommons.org/licenses/by-nc-sa/3.0/)". Re-users of this material must cite as their source Solution Exchange as well as the item's recommender, if relevant, and must share any derivative work with the Solution Exchange Community.



Solution Exchange is a UN initiative for development practitioners in India. For more information please visit:

<http://www.in.undp.org/content/india/en/home/ourwork/povertyreduction/microfinance-community--solution-exchange-india/>