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Poverty

Microfinance Community



Community Update

No. 82: 18 June 2015

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From the Resource Team

Dear Members,

We profusely thank our members for giving their valuable comments on the query 'Financial awareness, literacy and career guidance to Adolescents of Urban Slums'. Members shared experiences, case studies, innovations in the field and links to national and international resources. We are happy to inform that the pilot financial literacy intervention and financial inclusion program among adolescent have been launched and the information shared by the members of Microfinance Community have been incorporated while developing the curriculum. We are in a process of preparing the consolidated reply and will share with you soon.

During this period, we also started a discussion on Financial Cooperatives in the context of financial inclusion. Financial cooperatives are important players in the world banking system, reaching the poorest people. The Indian financial cooperative system, the largest financial cooperative system in the world, in terms of people served, is quite complex in nature. There was a need to get an in-depth understanding of financial cooperatives in India - identify the regulatory gaps; document successful financial cooperatives; and analyse the value chains of various microfinance services. In this context, an e-discussion and a small group workshop was conducted to develop terms of reference for a national study. UNDP commissioned a study on Financial Cooperatives and identified Sampark for undertaking the study. Sampark has prepared a report and seek feedback on preliminary report shared through UNSE and request members to share successful case studies. We are having an interesting discussion on this issue. **Kindly give your inputs by sending your response on the query.**

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 CoP more and more useful for the microfinance sector.

Regards,

[Sowmya Ramesh](#)

United Nations Development Programme, New Delhi

Members Postings

Workshops, Trainings, Conferences & Events

Recently Held:

From [Manushi Deepak](#), MicroSave, Lucknow



MicroSave's National Workshop on Direct Benefit Transfer in India concluded successfully!

21 May 2015, New Delhi, India



A national workshop organised by *MicroSave* on 'Direct Benefit Transfer (DBT) in India: What will it take to make it successful?' came to a successful close. This workshop was conducted to deliberate on the issues of financial inclusion in India and examine it through the lens of G2P payments. The consultative workshop intended to develop a roadmap for better facilitation of DBT while maintaining focus and specificity on vital issues surrounding the topic. Please click [here](#) for details.

MicroSave releases policy brief on low DBT commission and its adverse impact on the success of PMJDY

6 May 2015, Mumbai, India

MicroSave launched a new policy brief, stating that the Indian government's direct benefit transfer (DBT) commission rate in rural areas (currently 1% subject to an upper limit of Rs. 10 per transaction) is too low to ensure the success of Jan-Dhan Yojana. A press conference was also organised to promote *MicroSave's* research on the topic. Please click [here](#) for details.

Community News

Open Queries:

- **QUERY:** [Financial Cooperatives in the context of financial inclusion-Experiences; Referrals.](#) Click [here](#) to send your responses

From Our Partners:

Call for Action:

From [Sowmya Ramesh](#), UNDP, New Delhi



Call for paper: Int. J. of Entrepreneurship and Small Business

The journal seeks manuscripts for a special issue on "management Innovation in SMEs". Management innovation is defined as "the invention and implementation of a management practice, process, structure, or technique that is new to the state of the art and is intended to further organizational goals". Submission deadline for manuscripts is 15 September 2015. Please click [here](#) for details.

Publications, Papers and Reports:

From [Anshu Singh](#), ACCESS ASSIST



[Inclusive Finance India Report 2014 \(pdf 3.55MB\)](#)



Helix launches the Agent Network Accelerator Research report for Indonesia

25 February 2015, Jakarta, Indonesia

Helix Launches The Agent Network Accelerator Research Report For Indonesia



Mani Bhatia, Director of Helix, speaking at the launch of the Helix Agent Network Accelerator Research Report for Indonesia

Helix launched its Agent Network Accelerator Research report for Indonesia. The Indonesia Report is based on qualitative digital financial service agent interviews, carried out between October and November 2014 across the country. The report finds that while the newly elected government is determined to mainstream financial inclusion and in particular digital social welfare payments, regulatory restrictions on distribution partnerships as well as limited product offerings are slowing market development. Please click [here](#) for details.

Upcoming:

From [Anuj Jain](#), Coady International Institute, St Francis Xavier University, Canada



Community Based Microfinance for Financial Inclusion

December 2015

The 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. The course closely looks at global experiences, good practices and the shifting discourse from microfinance to inclusive finance. Learning takes place through peer learning, lectures from experienced guest faculty. For further details contact [Anuj Jain](#), Coady International Institute, St Francis Xavier University, Canada.

From [Ranjan Kumar Barral](#), Access Livelihoods Consulting India Ltd., Secunderabad



Microfinance India: Social Performance Report 2014 (2.32MB)

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



13th issue of [MFIN MicroMeter](#)© data as of 31st March 2015 (1.46 MB), May 2015

From [Manushi Deepak](#), MicroSave, Lucknow



[Lessons from the Costing Study on BC Networks \(157 KB\)](#), May 2015



[Assessing the most ambitious public financial inclusion drive in history \(142 KB\)](#), February 2015



[Small Finance Banks - Is there an Opportunity for MFIs/NBFCs? \(170 KB\)](#), February 2015

National Level Training Programme on Producer Companies: Promotion, Feasibility, Establishment & Management

6 - 9 July 2015, Hyderabad, India

ALC India has announced a 4 day National Level Training Programme on Producer Companies: Promotion, Feasibility, Establishment & Management. The capacity building programme is specially designed for professionals working for the livelihoods of economically marginalized communities.

The participants will be exposed to a Farmers' Producer Company in Kodangal, Telengana. They will interact with the key officials of the FPC to understand different facets a Producers Company; what are the challenges faced by the BoD and members. They will get first-hand experience on operation and management of such livelihood intervention, initiative and innovation. Please click [here](#) for further details and click [here](#) to download registration form.

From [Hemantha K Pamarthy](#), Chennai



Community Based Financial Inclusion and Microfinance , 24 August – 4 September, 2015, AIT, Thailand

The course is designed to provide both concepts and practice of Financial Inclusion and Microfinance to provide a holistic perspective. The programme consists of two courses. The participants can opt for both courses, as an integrated programme or opt for either of the two courses. It is designed to meet the needs of entry level / middle management of Development Organisations / NGOs, Government Institutions, Finance Institutions, Microfinance Institutions and banks. Please click [here](#) for details.

From [Sowmya Ramesh](#), UNDP, New Delhi



MasterCard Foundation Symposium on Financial Inclusion

19-20 November 2015, Cape Town, South Africa

The over-arching theme of "Clients at the Center" is central to the Symposium. At this invitation-only event, members



[Small Finance Banks – Risks and Challenges of Transformation of MFIs/NBFCs \(123 KB\), February 2015](#)



[Can You Really Use Mobile Money for Microfinance? Lessons from a Pilot \(144 KB\), January 2015](#)

From [Seema Sahai](#)



[Microfinance is no economic miracle, 8 May 2015](#)

Jobs:

From [Libby Morley](#), Accion International

Lead Specialist, Client Education Program

Location: Odisha

For more details, click [here](#).

From [Neha Singh](#), IFMR Lead, Chennai



Program Manager – Evidence for Policy Design

Location : New Delhi, India

For more details, click [here](#).

Research Associate, The Centre for Microfinance

of the global community dedicated to improving and scaling financial services to the poor will hear about best practices, share experiences, and deepen their understanding of issues and opportunities in the sector. They will also discuss how to quicken the pace of innovation in financial products, services, and systems to better meet the needs of the most economically vulnerable. Please click [here](#) for details.

Pacific Microfinance Week 2015

21 – 25 September 2015, Honiara, Solomon Islands

This event will comprise a series of events including workshops, field visits, seminars, and a formal conference, providing the region's most comprehensive platform for Pacific financial sector stakeholders. It aims to share knowledge, network, and engage in technical exchanges to further the effective, efficient, and sustainable delivery of financial services within the unique constraints of the region. The theme of the event is "Next mile financial services in the Pacific". Please click [here](#) for details.

Location : Bangalore or Lucknow
For more details, click [here](#).

From [Manushi Deepak](#), MicroSave,
Lucknow



Careers at MicroSave:

<http://www.microsave.net/career>

Location: Multiple

Government Schemes

From [Sowmya Ramesh](#), UNDP, New Delhi

PM's Social Security Schemes launched; Crossing the 10 crore mark

Prime Minister launched three mega social security schemes: Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), and Atal Pension Yojana. These schemes address the issue of low coverage of life or accidental insurance and old age pension in the country. As on 6 June 2015, more than 10 crore individuals have been enrolled under the first two social security schemes and more than 2 Lakh have joined the Atal Pension Yojana. For more details, click [here](#).

Previous Updates

For PDF Version of last update no. 81 (**November 2014 issue**), please visit:

http://in.one.un.org/img/uploads/SolEx_FTP/MF/mf_update_81_11111401.pdf (Pdf; 690 KB)

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.

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