



Ninth International Course
Advanced Reflective education and Training (ART) on

Micro Finance for Business Development

(Theme 3)

December 10-14, 2011



**Tata-Dhan Academy
DHAN Foundation**
Madurai, INDIA



The Institute

Tata-Dhan Academy, a development management school promoted by DHAN Foundation, Madurai, India, an internationally reputed development organisation and Sir Ratan Tata Trust, Mumbai, India, a pioneering philanthropy from the house of Tata, is offering its Ninth International Course on Advanced Reflective education and Training (ART) on 'Micro Finance for Business Development', during December 10-14, 2011.

Course Objectives

- ✍ The Course aims at enabling the participants to learn from the livelihoods models of integrating micro finance and business development in the global perspectives.
- ✍ to develop knowledge on strategic skills and operational tools needed to design and manage the community owned process of livelihoods and business promotion for poor.
- ✍ to discuss the challenges and prospective in diversifying the microfinance for community owned livelihoods and enterprise development.

In addition, the Course provides first hand exposure to field practices through field visits and interactions with communities, entrepreneurs to understand the concept of producer groups, market groups and facilitates understanding role of microfinance in enterprise development.

Participants

The Course is designed for senior decision makers and practitioners from microfinance institutions, banks, donor organisations, government agencies, NGOs, development finance institutions and international organisations that recognise the potential and importance of the role of microfinance programmes in promoting livelihoods opportunities and community owned business groups to increase the livelihood income.

Course Design

The Course covers four modules in 4 days including a one-day field visit to community owned business and enterprise activities

Module 1: Micro Finance for Sectoral Development

If microfinance has to become an effective tool to address poverty it has to be seen as a development finance to promote and develop different livelihood sectors not just a mechanism to provide credit. Different sub sectors of the economy offer large scope and potential for employment and income generation for a large number of the poor households. Hence understanding the context of sectors and development of the sectors for livelihoods need to be understood. The module one focuses on all these aspects in addition to facilitate the participants to see the connection between microfinance and sectoral development by discussing the case studies on the various community owned livelihoods (business) models.

Module 2: Microfinance and Business Development

Business Development Services (BDS) is an important component and a logical follow-up of all sustainable microfinance programmes focussing on poor across the world. The module would focus on what it means to provide BDS for the poor. How does one enhance the incomes of the poor? Is it good to support existing activities or start new business initiatives? What is the range of BDS services for the poor and how does one provide them on sustainable basis? This module would facilitate an understanding about the range of connected issues on Business Development Services for the poor in general and community owned models in particular.

Module 3: Microfinance for graduating to Micro Enterprise

Graduating the poor from survival level economy to subsistence level and self employment level demands systematic livelihoods intervention. Micro Enterprise Promotion and Development is the desired and stated goal of many micro finance programmes. The microfinance programme needs to provide/facilitate forward and backward linkages for graduating the poor into entrepreneurs. There are operational challenges in building the capacity of poor in managing the micro enterprises. Skill building of the communities in handling the challenges along with way forward for promotion of enterprises successfully will be dealt in this module. There needs to be a promotion of different micro enterprise products to bring the poor out of poverty would also be focused.

Module 4: Community-owned models of Business Development

The primary focus of the field visit is to provide a first hand experience of what is discussed in the class room. Participants would get an opportunity to meet and interact with members of the microfinance programme involved in skill building, business development and income generation activities. Visit to and interaction with business associations and micro enterprises would give an insight into the operational realities and challenges of integrating microfinance and business development.

The pedagogy

The teaching methods include small group exercises, field visits, classroom lectures, experience sharing, group discussions and case studies. The participatory learning will be highly encouraged.

The faculty

The faculty includes leading microfinance practitioners from diverse socio-economic and geographic contexts, and experienced academicians and researchers from the field of business development. Mr N Ganesh, faculty, Tata-Dhan Academy would facilitate the course. Visiting faculties from different business fields would handle the sessions.

How to Apply

Fee: US\$1500 for the course towards board and lodging, tuition, course materials and field visits, and site seeing.

Participants or their employers must cover the cost of travel to and from Madurai and of visas. DHAN Foundation will provide letters to local Indian Consulates to facilitate the issue of visas, but participants will be responsible for obtaining the visa. The fee should be sent by Demand Draft in favour of "DHAN Foundation" payable at Madurai, or by international bank transfer to: Account Name: DHAN Foundation, Canara Bank Town Hall Branch, Town Hall Road, Madurai 625 001, Branch Code: DP 1013, SB Account No.: 1013101028758, Swift Code: CNR BIN BB UFM. The application can be downloaded from the website <http://www.dhan.org/tda/art9.php> and the filled-in application form along with the fee should be sent before November 20, 2011.

The Venue: The Venue is the Gateway Hotel, a well-known hotel located in a serene atmosphere on the outskirts of the historic city of Madurai, India. Participants will be accommodated in a single/twin sharing rooms with private attached facilities.

Heritage City: Madurai is a city of ancient glory with a rich cultural heritage. It is at the heart of Tamil Nadu. The Meenakshi Amman Temple, known for its awesome grandeur, is the focal point of Madurai. It is visited by people from all over the world. The temple has had an influence over the cultural and social life of the city for centuries. Despite rapid urbanization in recent years, the city is still traditional and its people are old-fashioned in many of their ways. It is one of the major cities of Tamil Nadu with a population of around 1.50 million.



About Tata-Dhan Academy

Tata-Dhan Academy, a development management education institute, offers a two-year development management programme (PDM) for young graduates to groom them as development professionals for the NGO sector. The Academy undertakes independent and collaborative research and conducts short-duration development management courses as its core purpose is to enable the world of practice to advance development action. The thematic courses include Development Management Appreciation Programme (DMAP), the Advanced Reflective education and Training on Development Finance, Micro Insurance and Microfinance for Business Development, Social Development Research Capacity building (SDRC), Leadership Education in Advancing Development (LEAD), Team Building, and Human Resources Development for NGOs; customised courses are offered as per the demand of the organisations. The purpose of the courses is to professionalise the development sector in general and NGOs in particular to augment their efficiency and effectiveness. The Academy has three specialised centres working on the themes of mutual insurance, disaster risk reduction, and water for development.

About DHAN Foundation

DHAN Foundation is a development organisation working towards bringing significant changes in the lives of the poor through innovative themes. The organisation runs several community-based field programs and activities to help the poor. DHAN's Community Banking Programme (microfinance) is building on the self-help and collective action of the poor. It emphasises creating access to microfinance services that include savings, credit, and insurance to poor women through their own self-managed institutions, the self-help groups. These institutions have established enabling processes to address many development needs through microfinance. The second largest tank-fed agriculture development programme aims at rebuilding the small-scale reservoirs spread across the countryside for benefiting small holder agriculture and providing access to drinking water. DHAN's experimentation projects and activities are on making rainfed agriculture more remunerative; making information technology to serve the poor; and democratizing the Panchayats (local governance) through local action. The salience of the programs of DHAN are placing high-quality human resources to work with the poor, organising them into self-managed organisations to avail their entitlements and run their services on a cooperative and self-help basis. DHAN always works in collaboration with individuals and organisations including the government and businesses. DHAN Foundation has promoted India's largest and most innovative community banking programme, serving the financial needs of about 850,000 poor families with a cumulative portfolio of about more than \$200 million in India through its network of more than 220 offices and 700 full-time staff, most of whom have professional qualifications.

Please send filled in applications, or requests for further information to

Mrs A. Umarani

ART Course Coordinator

**Ninth International ART Course on
Micro Finance for Business Development**

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