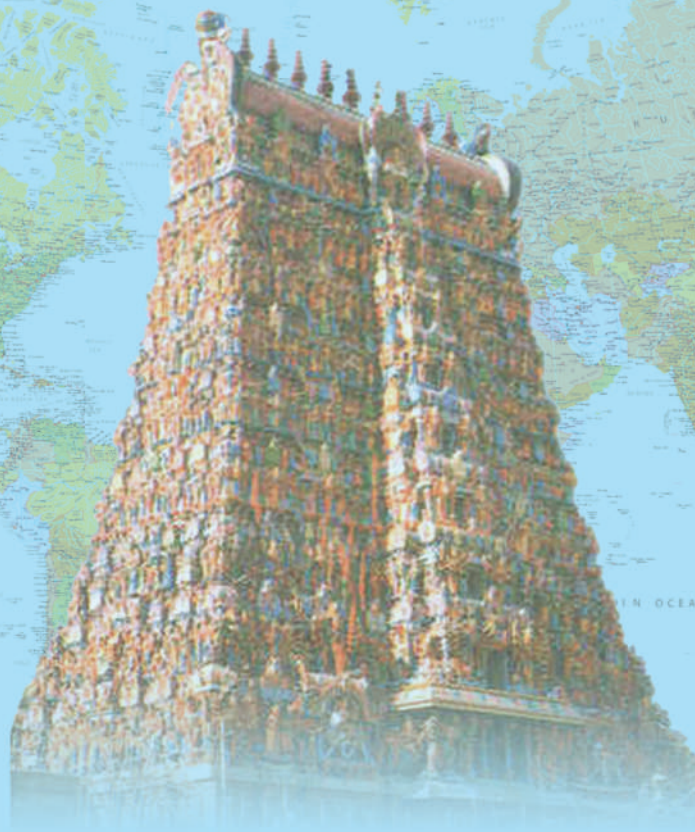


*Seventh International Course*  
Advanced Reflective education and Training (ART) on  
**Development Finance**  
**(Theme 1)**



**December 1-4, 2009**

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

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 seventh International Advanced Reflective education and Training (ART) on 'Development Finance', during December 1–4, 2009 jointly with DHAN Kalanjiam Foundation, a professional organisation promoting a largest community based micro finance programme in India.

One day workshop will be organised on December 5, 2009 on “convergence of microfinance for poverty reduction” for the participants of the course.

### Course Objectives

The Course aims at enabling the participants

- to learn from well-proven community models which dominate microfinance across the world.
- to develop knowledge on strategic skills and operational tools needed to design and manage the process of microfinance products for poverty reduction.
- To learn the process of sustainability and cost effectiveness of different community models
- to discuss the challenges of 'convergence and financial inclusion' for deepening and diversifying microfinance for reducing poverty.

In addition, the Course provides first hand exposure to field practices through field visits and interactions with the poor communities, the field staff, community governance and commercial banks to understand mainstreaming microfinance and functioning of community model.

### The participants

The Course is designed for senior decision makers and practitioners involved in promotion of community microfinance institutions, banks offer microfinance services, donor organisations, government agencies, NGOs, development finance institutions and international organisations that recognise the potential and importance of the role and advancement of microfinance programmes in addressing poverty.

### Course design

The Course covers four modules including a one-day field visit to community based microfinance activities

and commercial banks providing micro finance services.

#### **Module 1: Institutional models of development finance**

This module will expose the participants to diverse community based microfinance models that have demonstrated financial and institutional sustainability of large scale operations. The sessions will be on cost effective structure and process, process of contextualisation, strategies of convergence and financial inclusion, and mainstreaming with the commercial banks. The perspectives on micro finance for poverty reduction through cooperatives, Self Help Group federations, and Kerala model would be discussed.

#### **Module 2: Microfinance products for Poverty Reduction**

The Module covers the need for promoting and sustaining different context specific savings, credit and insurance products to reduce poverty. The best practices of community based micro finance products would be learnt. It also includes sessions on effective accounting and financial system using customised micro finance soft ware to facilitate smooth functioning of the micro finance activities.

#### **Module 3: Microfinance for social development**

Can micro finance alone solve the poverty issues? It is still a debatable question. In addition to economic dimension, the social dimension of poverty issues needs to be attended to facilitate poverty reduction. Micro finance should be seen as a tool for reducing poverty. Role of social capital not only as a financial intermediary but also as a development institution

needs to be understood in the context of poverty reduction. This module provides insights on beyond microfinance, as a scope to be treated as development finance. It will enable the participants to appreciate new frontiers of microfinance and how microfinance can pave way forward for social development through programmes of health, education, gender development etc.

#### **Module 4: Strengths and Challenges of community models**

Poverty is context specific. It is imperative that the development interveners understand the varying poverty contexts. A well coordinated field visit will make the participants to understand poverty in rural, urban, and coastal contexts. Promotion of appropriate products for poverty reduction and the need for going beyond financial perspective will be dealt with. Participants would be exposed to the successful and largest community based microfinance programmes in India to understand the alternate paradigm of development finance.

##### **The pedagogy**

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

##### **The faculty**

The faculty includes leading microfinance practitioners from diverse socio-economic and geographic contexts from the field of microfinance. All the faculty members are also engaged internationally in training and advising organisations in the creation and management of growing sustainable community based microfinance institutions.

##### **How to Apply**

###### **Fee**

The fee is US\$1000 for the Course (Rs 30,000 for Indian participants), including full board and lodging, tuition, training materials and other literature and field visits, as well as visits to Madurai city. Participants themselves 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 must themselves obtain the visa. The Academy also facilitates sponsorships for the participants but the travel cost has to be borne by them.

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/art.php> and the filled-in application form along with the fee should be sent before November 10, 2009. Online application can also be sent to reserve the seats and fee may be sent once the confirmation is made by the Academy.

##### **The Venue**

The Course will be offered in a well-known training centre located in a serene atmosphere on the outskirts of the historic city of Madurai, India. Participants will be accommodated in a single/double occupancy rooms with private attached facilities. Internet facilities will be made available to the participants.

##### **Heritage Tourism**

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 an influence over the cultural and social life of the city for centuries. Despite rapid urbanization in the 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.

If any participants would like to attend a one day "Heritage Tourism" would be organised by the Tata-Dhan Academy on request on December 6, 2009. The participants will have to register by paying the fee of US\$ 150.

## About Tata-Dhan Academy

Tata-Dhan Academy is development management education institute offers two year development management programme (PDM) for the young graduates to groom them as development professionals for the NGO sector. Till date eight batches of students have graduated from the Academy and are working with disadvantaged communities on various development issues. The Academy aims at and is working towards becoming a Centre of Excellence in Development Management. In addition, the Academy undertakes independent and collaborative research and conducts short duration Development Management Courses as its core purpose to enable the world of practice to advance the 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) and Leadership Education in Advancing Development (LEAD), Team Building, Human Resources Development for NGOs and many customised courses as 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. It has three Centres specialised in Mutual Insurance, Disaster Risk Reduction and Water for Development.

## About DHAN Kalanjiam Foundation

It is a national level organisation has promoted a largest micro finance programme through self group federations in 12 provinces in India. It has reached about 450,000 poor families and established about 150 self help group federation in rural, tribal, urban and coastal areas. The financial transactions are about US\$ 150 million. The first organisation has mainstreamed micro finance services through commercial bank – SHG linkages with about 200 bank branches in the country. The organisation has facilitated growth of micro finance through four phases of social, financial, livelihoods and civic intermediation for addressing the issues of poverty and self reliance. It has been implementing many experimental projects in the areas of sustainability, convergence, cost effective, social development and community governance.

## 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 (Micro finance) is building on the self help and collective action of the poor. It has an emphasis on 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 micro finance. 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 700,000 poor people with cumulative portfolio of about \$150 million in India through its network of more than 200 offices and 700 fulltime staff, most of whom have professional qualifications.

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

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Website: <http://www.dhan.org/tda/art.php>