

Seventh International Course
Advanced Reflective education and Training (ART) on
Micro Finance for Business Development
(Theme 3)



December 9-12, 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 Course on Advanced Reflective education and Training (ART) on 'Micro Finance for Business Development', during December 9–12, 2009.

Course Objectives

The Course aims at enabling the participants

- to learn from the field practices 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 based process of livelihoods and business promotion for poor.
- ? to discuss the challenges and prospective in diversifying the microfinance for community based 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.

For Whom?

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 business opportunities and community based 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 based 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 field practice in fisheries, water, agriculture and non farm sectors

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 models in particular.

Module 3: Microfinance for Micro Enterprise Promotion and Development

Micro Enterprise Promotion and Development is the desired and stated goal of many micro finance

programmes but how far it is possible or not possible? What does it mean to develop a micro enterprise or promote an entrepreneur? Does micro credit alone lead to micro enterprise promotion? What else is needed? The different dimensions of micro enterprise promotion and development, skill building of the communities and ensuing challenges along with tips for promotion of enterprises successfully will be dealt in this module.

Module 4: community 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 and well-known international academicians and researchers from the field of business development. Prof Malcolm Harper U K, Cranefield and 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

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, 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: 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 20, 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 well designed training centre on the outskirts of the historic city of Madurai. Participants will be accommodated in single/double occupancy rooms with private attached facilities.

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 one-day "Heritage Tourism", would be organised by the Academy on December 13, 2009 on request. The participants will have to register by paying the fee of US\$ 150 per day

About Tata-Dhan Academy

The purpose of the institute is to attract, nurture and groom young graduates, into development professionals through its flagship two-year masters' programme in development management, the PDM. The programme is a careful blend of classroom and field segments. Till date six batches of PDM students have graduated from the Academy and are working with disadvantaged communities on various issues. The Academy aims at and is working towards becoming a Centre of Excellence in Development Management.

In addition to long duration education programme and research, the Academy has identified short duration Development Management Courses as its core purpose to enable the world of practice. 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). The purpose of the Courses is to professionalise the development sector in general and NGOs in particular to augment their efficiency and effectiveness.

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 field programs and activities to help the poor.

DHAN's Community Banking Programme 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. These institutions are enabling them to address their other development needs also. The tankfed agriculture 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 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

Mr N. Ganesh, Course Coordinator
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