



Community Based Microfinance for Financial Inclusion

Addis Ababa, Ethiopia
November 5 - 16, 2018
Application deadline: June 15, 2018

Hyderabad city, Telangna State, India
December 3 - December 15, 2018
Application deadline: September 15, 2018

Community-based microfinance models, owned and governed by community members, are critical for deeper financial inclusion. Participants will explore how these models support women's empowerment, agriculture, livelihoods, value-chains and enterprises in rural and urban areas, and how innovating links with banks and mobile payment systems can reach millions that are outside formal banking systems.

"My studies at Coady have not only increased my knowledge and skills in community development, but have changed my attitude and given me the skills essential for leadership."

Coady graduate



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Community-Based Microfinance for Financial Inclusion

Personal benefits

- Understand the financial behaviour of low-income population groups to learn the principles of designing financial literacy components as well as design appropriate financial products such as savings, insurance, payment services, and value-chain finance;
- Obtain an in-depth understanding of different community-based microfinance models such as village savings and loan associations (or savings groups), self-help groups, SACCOs, and credit unions to learn about the ways in which different member-owned institutions apply cooperative principles to ensure the delivery of appropriate financial products;
- Explore real-world examples of establishing multi-tier institutions and networks, building linkages with banks and other financial institutions, use of mobile banking, and opportunities and challenges of structuring value-chain oriented finance products in community based models, agriculture co-ops;
- Learn about national regulatory policies and supervision structures for community-based microfinance models, and the importance of self-regulation;
- Gain valuable hands-on knowledge through visits to successful community-based microfinance institutions, interaction with leading sector practitioners, and peer learning with fellow participants.
- Understand and analyse livelihoods and value chain analysis and financing.

Organizational benefits

- Develop strategies for strengthening program design, management, and product design capacities in community-based microfinance programming, both in rural and underserved urban communities;
- Develop strategies for banks, formal microfinance institutions, and various value-chain actors to reach informal savings groups and cooperatives;
- Enhance capacity to analyze operative environments and adopt program designs that enable families in the informal sector to access appropriate financial services and participate more effectively in the local economy;
- Develop approaches to integrate community-based microfinance models into diverse programs with food security, sustainable livelihoods, women's empowerment, and other outcomes and goals.

Who should take the Program?

This program is intended for mid-to-senior-level practitioners from NGOs, financial cooperatives, rural finance institutions, and MFIs; for bankers interested in serving rural regions; and also for regulators and government officials, trainers and donors engaged in financial inclusion agenda.

Fees

Addis Ababa, Ethiopia: The program tuition fee is US\$ 1,900.

The fee covers field visit, course material, and lunch/ snacks during the program.

Participants will be responsible for the travel, visa, accommodation, meals, and incidental expenses.

Limited scholarships are available, especially for women applicants, depending upon the availability of funds.

Hyderabad city, Telangna State, India: The program fee for this program is US\$ 2,000.

The fee covers tuition, accommodation, food, local travel, field visits and course material.

Participants are responsible for the travel, visa and incidental expenses.

Limited scholarships are available for applicants from Africa, especially for women, depending upon the availability of funds.

Venue details

Addis Ababa, Ethiopia
Women in Self Employment (WISE)
Nefas Silk Lafto Subcity, Woreda 08
Addis Ababa, Ethiopia
<http://www.wise.org.et>

Hyderabad city, Telangna State, India
APMAS Training Centre
Hyderabad city
Telangna State, India
<http://apmas.org/training-centre.php>

Course coordinator:
Sadhikaratha Foundation
www.sadhikaratha.org

How to apply

For information on scholarships, detailed admission requirements and how to apply, please visit:

coady.stfx.ca/education/