

International Training-cum-Exposure Programme On

Best Practices of Microfinance, Livelihoods Promotion and Entrepreneurship Development Projects in India

**For Senior & Middle Level Development Professionals from
NGOs, Government / Financial / Funding Organizations and CSR
Oriented Companies**

**Venue Delhi-Jaipur-Agra
(21-29 April 2014)**



Asia-Pacific Entrepreneurship Development Institute

44, Brijeshwari Annex, Near Bengali Square, Ring Road,
Indore – 452 016, Madhya Pradesh, India

Cell: 0091-94250-54361 / 62

Email: info@asiapacifiedi.org

Website: www.asiapacifiedi.org

Need of the Programme

India has a very strong tradition of development processes. To address the problem of poverty, hunger and unemployment, Government of India started institutional initiatives for poverty alleviation and employment generation from the very beginning after independence. These initiatives were in the form of community development programmes, rural development programmes, access to credit for poor people and training for self-employment.

On 02nd October 1952, community development programme was launched in 55 community projects. In 1956, a full flagged Ministry was created in place of Community Project Administration. During 1959-77, emphasis was laid on democratic-decentralization approach. During 1978-1990, many rural development programmes of poverty alleviation were started under the umbrella scheme of Integrated Rural Development Programme (IRDP) with the purpose to create income generating assets along with employment opportunities for the beneficiaries. From 1991 onwards emphasis was given on employment generation. Jawahar Rojgar Yojana was started to provide additional employment on productive works. Introduction of 73rd Constitutional Amendment Bill in 1993 was the development to give more power to the institutions of Panchayati Raj System. As a step forward, Government decided to restructure all the self-employment programmes and thus a new programme known as Swarnajayanti Gram Swarozgar Yojana (SGSY) was launched in April 1999. National Rural Employment Guarantee Scheme (NREGS) Bill 2005 was presented in the Parliament on 18th August, 2005. It promises 100 days of employment in a year to one member of every rural unemployed family. Recently two major initiatives were undertaken with National Rural Livelihood Mission (NRLM) and National Urban Livelihood Mission (NULM).

A commonly agreed preposition worldwide is that access to credit by the poor people is an important intervention for poverty alleviation. Self Help Group - Bank Linkage Programme (SHGBLP) of microfinance for poverty alleviation in India is the largest microfinance programme in the world. It has emerged pre-dominantly significant approach for the growth and development of microfinance sector in India. Started by National Bank for Agriculture & Rural Development (NABARD) in 1992, it has undergone from pilot to consultation to implementation phases. It is based on NGOs / banks motivate poor people to form groups, mobilize their savings and finally link them with banks for credit support to start income generating activities / micro-enterprises.

Small Industries Development Bank of India (SIDBI) launched its microcredit scheme in 1994. In 1999. It created SIDBI Foundation for Microcredit to create a cadre of selected Microfinance Institutions (MFIs) through wholesaler-retailer model and at the same time strengthening capacity of selected management institutions in terms of training, research and consulting. Besides NABARD and SIDBI, other important players of microfinance are Rashtriya Mahila Kosh, sectoral National and State Financial Corporations, private banks like ICICI bank, Citibank, ABN Amro bank and funding agencies. These apex financial institutions and funding agencies including NABARD and SIDBI are providing support to about 1000 MFIs in India with different operational strategies.

NGOs are playing important role in helping the rural unemployed persons to provide training to them through rural entrepreneurship development programmes (REDPs) so that these persons can become self-employed by starting their enterprises in non-farm sector. Recently Government of India established National Skill Development Council (NSDC) to address the problem of youth for employment at large scale and provide them skills development training in different areas.

Thus, India provides good opportunity to the professionals of other countries to learn from the best practices of microfinance, livelihoods promotion and entrepreneurship development projects and adopt some of the interventions of these best practices in their respective countries. Asia Pacific EDI designed this training-cum-exposure programme with this purpose.

Objectives of the Programme

The main objective of the proposed programme is to provide an orientation and exposure to the participants on best practices of microfinance, livelihoods and entrepreneurship development projects in India. The specific objectives of this programme are related to development of the creative capabilities of participants in the following areas.

- ◆ Some specific systems of microfinance projects such as self-help-groups, joint liability groups and enterprise development approach of microfinance projects for the empowerment of women and poor families.
- ◆ Understanding different programmes, projects and schemes of livelihoods promotion in India for poverty alleviation.
- ◆ Understanding different projects of entrepreneurship development in rural and urban areas in India for employment generation.
- ◆ Understanding governance and regulatory system of India for the promotion of microfinance, livelihoods and entrepreneurship development.

Contents of the Programme

Based on the above mentioned objectives, following would be the demonstrations of the contents of this training-cum-exposure programme.

- ➔ Classroom training on microfinance practices in India. It will cover history, growth, structure, regulatory & legal framework, different models of microfinance, current issues and best practices of microfinance projects.
- ➔ Classroom training on livelihoods promotion projects in India. It will cover history of rural development programmes in India, organizational structure, centrally sponsored schemes, entrepreneurship development and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) scheme.
- ➔ Classroom training on entrepreneurship development programmes, projects and schemes in India for employment generation.
- ➔ Field visits of different projects related to microfinance, livelihoods promotion and entrepreneurship development.

Methodology of the Programme

The training will be focussed on development of knowledge, skills and attitude of the participants. The training methodology will be based on participatory learning. Case studies will be used to provide basic understanding of inputs. Besides classroom lectures, group discussions will also be extensively organized to facilitate the participants in exchanging their views, ideas, problems and prospects leading to mutual learning. Inputs will be equipped with training material and standard academic formats on practical aspects. To support the learning of classrooms training and to provide hands-on-exposure to the participants, field visits of best practices of microfinance livelihoods promotion and entrepreneurship development projects will be organised.

Outcome of the Programme

After participating in this training-cum-exposure programme, participants will be equipped with knowledge and skills of best practices of microfinance livelihoods promotion and entrepreneurship development projects in India. Following would be the direct outcome of this the programme.

- ❖ Participants will develop an understanding of the microfinance livelihoods promotion and entrepreneurship development projects of India and can implement the best practices in their respective domain after going back.
- ❖ They will develop organizational capabilities of managing these projects in a better way.

- ❖ They will also understand role of civil society organizations in the development processes of India.
- ❖ Their exposure on women entrepreneurship and women empowerment will be clearer.
- ❖ They will also understand women leadership in participating communities as well as in developmental processes in India.
- ❖ Their approach on business development for poor people, advocacy and networking will be clearer.
- ❖ Overall they will understand the processes of community development in India.

Programme Schedule

The tentative programme schedule is given below. There may be slight changes in it; if required.

Day	Date	Programme Details
Day 0 Sunday	20-04-2014	<ul style="list-style-type: none"> ▪ Reaching new Delhi Indira Gandhi International Airport ▪ Check-in hotel in New Delhi ▪ Briefing about the programme
Day 01 Monday	21-04-2014	<ul style="list-style-type: none"> ▪ Classroom training on emergence and growth of microfinance, structure, policies, regulatory & legal framework, projects and best practices in India (full day)
Day 02 Tuesday	22-04-2014	<ul style="list-style-type: none"> ▪ Classroom training on livelihood promotion programmes, projects and schemes in India for poverty alleviation (first half day) ▪ Classroom training on entrepreneurship development programmes, projects and schemes in India for employment generation (second half day)
Day 03 Wednesday	23-04-2014	<ul style="list-style-type: none"> ▪ Field visit to the project of Shikhar Microfinance Institution (first half day) ▪ Visit to incubation center of National Small Industries Corporation and handicraft outlets of National Centre for Design & Product Development (second half day)
Day 04 Thursday	24-04-2014	<ul style="list-style-type: none"> ▪ Field visit to livelihoods promotion and entrepreneurship development project (first half day) ▪ Sightseeing in Delhi (second half day)
Day 05 Friday	25-04-2014	<ul style="list-style-type: none"> ▪ Leaving from New Delhi for Jaipur and visit to rural livelihoods project of Mata Gomati Devi NGO in Alwar (on the way) ▪ Check-in hotel in Jaipur
Day 06 Saturday	26-04-2014	<ul style="list-style-type: none"> ▪ Field visit of Rajasthan Dairy Cooperative Federation Ltd. and its milk plant (Saras Dairy) and beneficiaries (full day)
Day 07 Sunday	27-04-2014	<ul style="list-style-type: none"> ▪ Field visit of Arth Microfinance Institution / NGO project (first half day) ▪ Sightseeing in Jaipur (second half day)
Day 08 Monday	28-04-2014	<ul style="list-style-type: none"> ▪ Leaving from Jaipur for Agra and visit to rural livelihoods project of Lupin Human Welfare NGO in Bharatpur (on the way) ▪ Check-in hotel in Agra
Day 09 Tuesday	29-04-2014	<ul style="list-style-type: none"> ▪ Sightseeing in Agra – Taj Mahal (first half day) ▪ Concluding the programme (second half day) ▪ Valedictory function & farewell dinner of the programme
Day 10 Wednesday	30-04-2014	<ul style="list-style-type: none"> ▪ Leaving Agra after breakfast for New Delhi and reaching New Delhi Indira Gandhi International Airport

Who Can Participate

- Senior and middle level development professionals of NGOs.
- Senior and middle level professionals of Government / financial / funding organizations.
- Senior and middle level professionals of CSR oriented companies.

About Asia Pacific EDI

Asia Pacific EDI is mentored by world renowned management gurus, economists, social scientists and development professionals from IITs, IIMS and other leading business schools of USA, Europe and India. Asia Pacific EDI is an institution of excellence in training, academic, research, publications, project management and consulting in the fields of corporate entrepreneurship, family businesses entrepreneurship, SMEs / new venture / start-up entrepreneurship, entrepreneurial education, social entrepreneurship, livelihood promotion, social development and women empowerment. Entrepreneurship development is the key engine of leadership development, economic growth, job creation, employment generation and poverty reduction.

Advisory Board Members

Dr. H. H. Mankad: Former Vice Chancellors of Narsee Monjee Institute of Management Studies, Mumbai & Mody Institute of Technology & Science, Lakshmangarh.

Dr. M.N. Jha: Former Dean & Scientist, Forest Research Institute, Dehradun

Dr. S. P. Singh: Professor, Indian Institute of Technology, Roorkee

Dr. Somesh K. Mathur: Faculty, Indian Institute of Technology, Kanpur

Prof. Rakesh Shrivastava: B. Tech. From IIT Delhi and PGDM from IIM Kolkata, Professor Goa Institute of Management, Goa

Dr. Justin Paul: Faculty, Foster School of Business, University of Washington, USA, Formerly Faculty at Indian Institute of Management, Indore and Ph.D. from IIT Mumbai

Dr. Jatin Pancholi: Faculty, Department of Accounting & Finance Middlesex University, UK

Mr. Prabhat Labh: Program Manager- Financial Inclusion, The MasterCard Foundation, Toronto, Canada

Dr. Sanjeev Kumar Sharma: Professor & Head of the Department of Political Science, Chaudhary Charan Singh University, Meerut

Dr. Lalit Kumar: Former Advisor Planning Commission, Government of India & Secretary NFCH, Ministry of Home Affairs, Government of India

Dr. Naresh Singh: (Founder President of Asia Pacific EDI & Convenor Advisory Board, Former Faculty of Narsee Monjee Institute of Management Studies, Mumbai)

Faculty Team

Dr. Naresh Singh: B.A. (Honours.), M.A. (Sociology), M. Phil., Ph.D., M.B.A. (Finance)

Dr. Shalini Verma: B.A. (Honours), Diploma in Training & Development, M.A. (Journalism & Communication), M.A. & Ph. D. (English Literature)

Dr. Gajpal Singh: MBA, Ph.D. (Management), L.L.B., Formerly Director, S.D. College of Management, Muzaffarnagar, Uttar Pradesh

Dr. Meenakshi Kaushik: M.B.A., Ph.D. (Leadership Development) from Rajasthan University, Jaipur

Dr. Kalam Singh: M.A. (Sociology), Ph.D.

Ms. Buriata Eti Tofinga: Graduation (Victoria University of Wellington, New Zealand), Post Graduation (University of Sydney, Australia), Ph.D. pursuing on Social Entrepreneurship (School of Management & Public Administration, Faculty of Business & Economics University of the South Pacific, Laucala Campus, Suva, Fiji)

Mr. Jitendra Rajaram Verma: MBA Devi Ahilya University, Indore, Ph.D. pursuing in Management from Devi Ahilya University, Indore, Non-Fiction Writer & author of the famous non-fiction 'My Wise Countrymen'

Mr. Krishna Mohan: MBA-HRM (JNTU, Hyderabad), M.S. (Public Relations and Mass Communications, Sri Venkateshwara University, Tirupati), Ph.D. pursuing from RTM Nagpur University.

Mr. Uunmesh Gogwekar: Masters in Management Studies (MMS) Jamnalal Bajaj Institute of Management Studies, University of Mumbai. Formerly Vice President HSBC Bank

Mr. Devender Singh Negi: M. A. Himachal Pradesh University, Shimla, CAIIB (Certified Associate of Indian Institute of Bankers). Formerly General Manager SIDBI

Mr. Nooruddin Bombaywala: PGDM (Business Entrepreneurship), M.C.A., M.S. (University of North Carolina)

Mr. Mustafa Nadeem: M.B.A. (Finance)

Mr. Gaurav Khandelwal: PGDBM (Marketing), Welinkar Institute of Management, Mumbai

Ms. Ene Teemäe: Diploma in Commodities and Trade Management & M.A. (European Studies) from Faculty of Economics, University of Tartu, Estonia

Mr. Tonmoy Chatterjee: B. Com., Post Graduate Diploma in Management of NGOs (PGDMN)

Mr. Ratul BARMAN: M.A. (Philosophy), M.S.W.

Mr. Abhishek Chibber: B. Com (Honours), University of Delhi, MBA, ICFAI Business School, Gurgaon

Mr. Abhijeet Singh Chauhan: MBA (Marketing & IT), Devi Ahilya University, Indore

Mr. Gorakh Nath Dwivedi: MBA (Finance & HR), Devi Ahilya University, Indore

Programme Details & Logistic Arrangements

Venue: The programme would be conducted in centrally air-conditioned 3-star hotels in Delhi-Jaipur-Agra. Details of the hotels will be sent on receipt of nomination form.

Travel: New Delhi is very well connected by air with rest of the countries of the world. It has direct flights from major cities of other countries. Participants will be received at Indira Gandhi International Airport New Delhi by the representative of Asia Pacific EDI. At the completion of the programme, they will also be dropped at Airport. Travel from Delhi to Jaipur (260 km), Jaipur to Agra (230 km) and Agra to Delhi (200 km) will be done by luxury AC coach. Accommodation arrangement of participants will be made in 3-star hotels in Delhi, Jaipur and Agra. Weather is quite pleasant in the month of April in this region of India between 25 to 35 degree Celsius.

Duration: Duration of the training programme will be 9 days

Accommodation & Food:

- Accommodation of participants will be for 10 nights
- Check-in at previous day of training start.
- Check-out next day of training completion.
- Bed Tea, Pre-lunch Tea / Coffee and Post-lunch Tea / Coffee with Snacks.
- Buffet Breakfast, Working Lunch and Vegetarian / Non-Vegetarian Dinner will be provided.

Sight Seeing: Small packages of sightseeing in Delhi, Jaipur and Agra are included in the programme.

Training Fee: Fee per participant is **US\$ 1250** including taxes on **twin sharing** basis accommodation.

Payment Mode: Please make payment by SWIFT mode in favour of **Asia-Pacific Entrepreneurship Development Institute** payable at **Indore**. Following are the details.

- Bank Name: Bank of Baroda
- Bank Branch & Address: 373/374, Goyal Nagar, Indore – 452016, M.P. , India
- Account Holder: Asia-Pacific Entrepreneurship Development Institute
- Account Number: 33220200000339
- IFSC Code: BARB0GOYALN
- MICR Code: 452012015
- SOL ID: 3322
- SWIFT Code: BARBINBBIND

Confirmation Dates: Please confirm your participation at least 15 days before the programme starts and send your fee and nomination form so that to make necessary arrangement and booking in the hotel.

Any Other Service:

- Training package does not include other services such as laundry, telephone calls and drinks. For such other services or room services participants will pay by themselves.
- Participants will also bear to & fro travel expenses between their destinations and Delhi by themselves / their sponsoring organization.
- Participants will also bear other costs such visa, insurance and health services; if any

Address for Correspondence: Send your filled-in nomination form and fee and on following address by scanned copy and email **so as to reach us by 31st March 2014**. Please also send **soft copy of one passport size photograph**. Confirmation for registration will be done on first come first serve basis. Registration will be closed on the completion of optimum batch size of 20 participants.

Dr. Naresh Singh

President

Asia-Pacific Entrepreneurship Development Institute

44, Brijeshwari Annex,

Near Bengali Square, Ring Road,

Indore – 452 016,

Madhya Pradesh, India

Cell: 0091-94250-54361 / 62

Email: info@asiapacificedi.org

NOMINATION FORM

Asia-Pacific Entrepreneurship Development Institute

International Training-cum-Exposure Programme on

Best Practices of Microfinance, Livelihoods Promotion and Entrepreneurship

Development Projects in India

(Delhi–Jaipur–Agra 21-29 April, 2014)

(Use Separate Nomination for Each Participant)

Mr. / Ms.:

Date of Birth:

Gender:

Designation:

Experience:

Name of Organisation:

Address of Organisation:

.....

.....

Phone No. of Organisation with ISD / STD code:

Cell No. of Participant:

E-mail of Organisation:

E-mail of Participant:

Fee Detail: Date: Amount:

Affix Candidate's
Passport Size Recent
Photo

.....
Candidate's Signature

DECLARATION

I, Designation
Organization on behalf of the participant declare that in the
event of any sickness, accident or any other mishap with the participant during the travel and training
programme, participant and myself both shall not hold Asia Pacific EDI responsible in any way and would
bear all costs / damages arising out of any such eventuality.

.....
(Signature of Head of Organization / Reporting Authority)
Seal of Organization

Place:

Date: