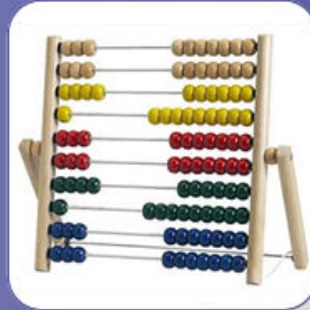


Certificate Course in  
**microFinance**  
Development and Management



Placement Brochure 2009



---

# TABLE OF CONTENTS

Executive Director's Desk	3
About CmF	4
About the Course (mFDM)	5
Selection Process	7
Faculty	9
Infrastructure	10
Internships and Placement, 2008	11
Student's profile- 2009	12
Contact	17

---

## EXECUTIVE DIRECTOR'S DESK

For inclusive growth and for poverty alleviation, poor need to have access to financial services. Micro Finance provides these services to poor. There has been tremendous growth in microFinance sector in last 10 years. But there is lot more that needs to be done. The critical factor affecting the growth of mF sector is the Human Resource. The sector demands human capital that can work with greater pace, better quality, innovation and sensitivity towards poor and women.

Through the 6 months residential 'certificate course in microFinance Development and management', we carve sensitive and skilled professionals out of young graduate boys and girls. This is a specially designed programme to meet the human resource needs of voluntary organisations, micro finance institutions and others working in microFinance sector.

To make our students competitive and strong enough to survive and lead in this formidable competition, we channelize a pedagogy that moulds them as per the dynamic demands of the sector. They are benefitted from our network of highly qualified and experienced practitioners and academicians. Field work and internship with different leading NGOs and MFIs makes them adaptable and well equipped. We also focus on developing their analytical and decision making skills by giving them exposure and hands-on experience of working.

25 July 2009  
Jaipur

**Jaipal Singh**

---

## ABOUT CMF

Centre for microFinance (CmF) is an autonomous organization registered under the Rajasthan Societies Act, 1958 in February 2007. It came into existence in 2005 in response to the need for an agency to guide the growth of microfinance and particularly, community-based microfinance in Rajasthan. CmF directly takes action only in gaps where players neither exist nor can be catalyzed. CmF is working for increasing the outreach of microfinance, quality improvement of SHG's and to build conducive policy environment for microfinance. CmF works as knowledge hub, Idea incubation, Networking and Collaboration and it is also a learning ground.

### **Knowledge Hub**

Research Studies on various aspects (cash flows, impact assessments, risk profiling etc.)

Documentation and dissemination of good practices

Action Research

### **Idea Incubation**

Offering financial and technical support to incubate innovative ideas like

- microFinance services to migrants

- microFinance services to urban poor

### **Resource Agency**

microFinance Immersion Programme - An orientation and visioning programme on microFinance

Management Development Programmes on Formation and Management of SHG Federations, SHG Quality Standards etc.

### **Networking**

Annual microFinance Colloquium (an event where all stakeholders of microFinance sector come together and discuss emerging issues and innovative solutions to promote the sector)

microFinance Discussion Forum

---

## ABOUT THE COURSE

Microfinance is defined as the provision of appropriate financial services to the poor. These services include savings, credit, transmission / remittances, and insurance services. Many institutions in the country are now interested in providing financial services to the poor, largely due to the realization that the cost of service delivery can be decreased



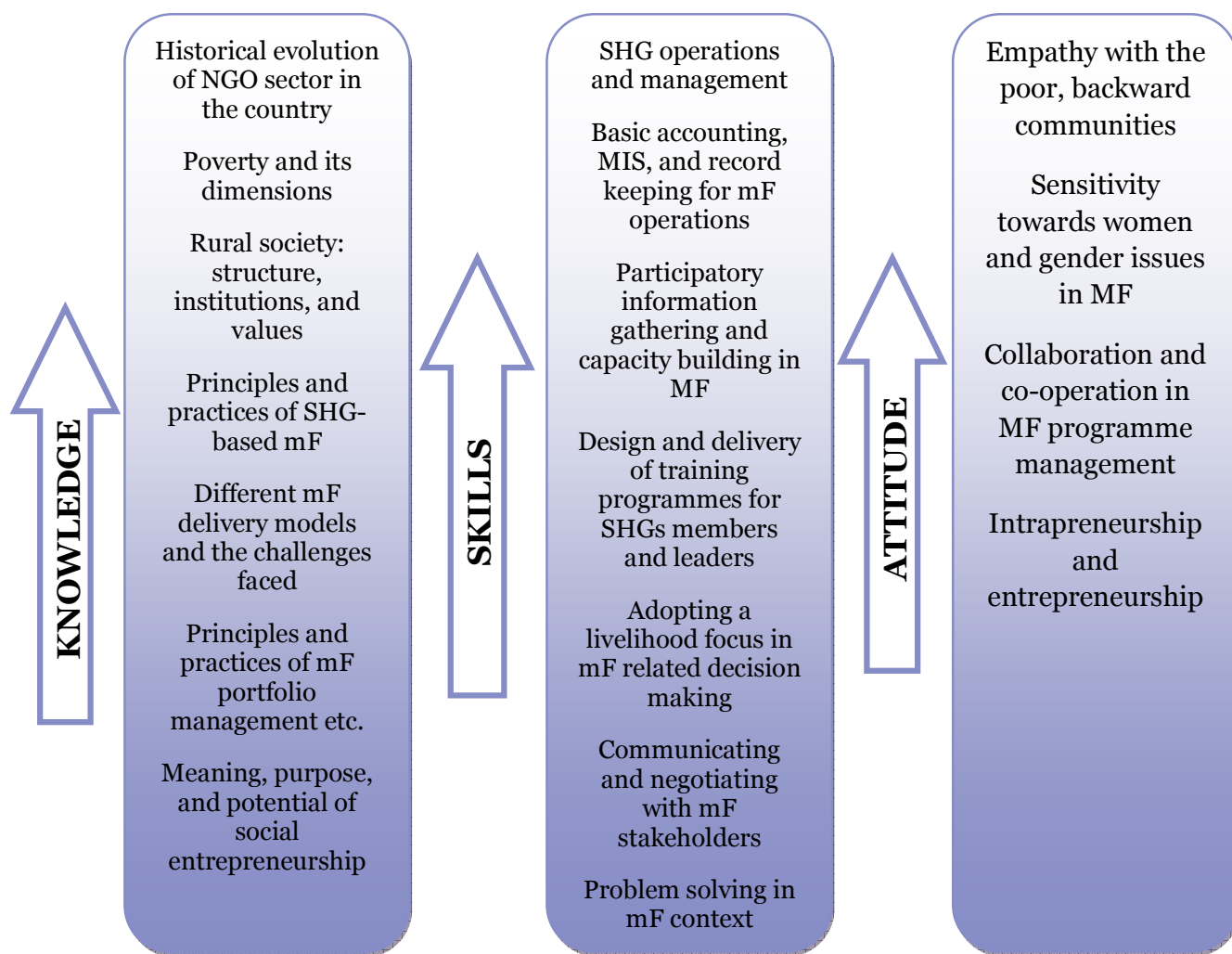
through innovative approaches, and also due to the reality that the poor do save, and do repay loans. However, providing financial services to the poor necessitates a good understanding of the market served, as well as of the financial service and product offerings that will be appropriate for the market. Translating the vast potential of microfinance programmes for improving the livelihoods and well-being of the poor requires development of appropriate skilled human resources especially suited, trained, and willing to perform at the cutting edge, i.e. the grass root level.



Organizations are also in constant need of committed staff capable of organizing SHGs, nurturing them, and putting them on the road to self-sufficiency and sustainability, both financial and social. There are other support organizations which are engaged in building the capacities of grassroots implementing agencies and they

too need staff which can train and support the field-practitioners.

It is with the above realization Centre for micro Finance (CmF), Jaipur has taken an effort to prepare the required skilled human resource by launching Certificate Course in Micro Finance Development and Management (mFDM) in 2008. The aim of this course is to inculcate the knowledge, skill and attitude required by this sector.



---

# SELECTION PROCESS

## SELECTION OF CANDIDATES

The minimum entry requirements of the course is a nationally recognized graduation in any stream, with a minimum of 50% marks. This is relaxed down to 45%, in the case of women candidates. CmF is committed to enroll at least 10 deserving female students in this course, provided they clear the written examination with at least 60% marks. Though mFDM course is targeted at fresh graduates, it is also open for working and experienced staff of NGOs (with < 3 years experience), and within them, preferably for those associated with the organization's mF programme. In order to get a talented pool of 30 youth with the intelligence and attitude required to grasp and apply the intended course learning, a written test and GD-PI are conducted for entry-level assessment.

## COURSE MODULES

To successfully impart the above-stated course competencies in mFDM learners, 14 course modules and a 70-credit system has been proposed. The highlights of the course are:

- ❖ Six-month intensive programme focusing on SHG-based mF programmes
- ❖ Total 14 Course Modules of 70 credits
- ❖ Faculty chosen from leading development and mF academia and practitioners in the country
- ❖ Course includes development orientation of the young graduates through classroom inputs plus a week-long field work component
- ❖ Two-months attachment as an intern with an SHPI, for undertaking specific project assignment for the host organization
- ❖ Focus on personality development through ongoing sessions on entrepreneurship and intrapreneurship
- ❖ Provision for mentorship by leading mF practitioners in the State, throughout the course duration
- ❖ Assessment through a combination of classroom presentations, quizzes, project performance, etc.

### ***Summary of Course Duration vis-à-vis Credits***

<b>Session Types</b>	<b>Nature</b>	<b>Total hours</b>	<b>Estimated time</b>
<b>Development orientation</b>	Classroom	50	Two weeks
<b>Practical development challenges</b>	Field-work	30	One week
<b>Core courses</b>	Classroom	400	Thirteen weeks
<b>Project work in SHPI/MFI</b>	Field-based work	240	Eight weeks
<b>Assessment (including Term end exam)</b>	Classroom-based assessment	30	One week
<b>Total</b>		<b>750 hours</b>	<b>25 Weeks/6 Months</b>

### ***Assessment of Learning***

<b>Parameters</b>	<b>Weightage</b>
<b>Attendance &amp; Class Participation</b>	10%
<b>Assignments, quizzes &amp; cases solutions</b>	30%
<b>Field and project work</b>	35%
<b>Term-end Examination</b>	25%

---

## FACULTY

Dr. Ajit Jain  
*An eminent Economist*

Dr. Anita Mathur  
*Development Expert*

Mr. Devilal Vyas  
*PEDO Dungarpur*

Mr. Jaipal Singh  
*CmF Jaipur*

Mr. Rajesh Singhi  
*IBTADA Alwar*

Mr. Sanjeev Kumar  
*Ex-Associate Professor, EDI Lucknow*

Mr. Sourav Roy  
*CmF Jaipur*

Mr. Tapi Bhushan Singh  
*CmF Jaipur*

Mrs. Zebul Nisha  
*Formerly associated with PRADAN*

## VISITING FACULTY

Mr. M.L. Mehta  
*Former Chief Secretary, GoR*

Prof. V.S. Vyas  
*Professor Emeritus, IDS*

Mr. V.S. Bhaduria  
*Chair Professor, Bank of Baroda Chair*

---

## INFRASTRUCTURE



### **ACADEMIC AMBIENCE**

This course is conducted in the campus of IHMR. The Campus is multi-storied building designed very carefully. The campus is a modern institutional complex consisting of air-conditioned lecture theatres, library, computer centre, parking space etc.

### **LIBRARY**

Library facility is provided to the enrolled students during the course. The library is computerized and one of the most striking phenomena is that it has well planned collection of books from various universities and organizations.

### **IT BANK**

It is one of the most important learning sources for the students. It is adequately equipped with modern hardware and software with qualified personnel. The campus is wi-fi enabled.



### **HOSTEL**

Hostel facility is provided to the students within the campus. Separate hostels are available for boys and girls with all the necessities and are well furnished.



---

## INTERNSHIPS 2009

Gramin Evam Samajik Vikas Sansthan (GSVS), Ajmer

Gramin Mahila Vikas Sansthan, Ajmer

Saheli Samiti (Dausa)

Urmul, Bikaner

Ibtada, Alwar

Navachar Sansthan (Chittorgarh)

Centre for microFinance (Jaipur)

Network for Enterprise Enhancement and Development Support, Jharkhand

Sir Syed Trust (Alwar)

PRADAN (Dholpur)

Bhoruka Charitable Trust (Churu)

Progress (Banswara)

People's Education and Development Organization (PEDO), Dunargarpur

Social Work and Environment for Rural Advancement, Ajmer

---

## PLACEMENTS 2008

Ajeevika Bureau, Udaipur

Centre for microFinance (CmF), Jaipur

Gramin Mahila Vikas Sansthan, Ajmer

HDFC Bank

Ibtada, Alwar

People's Education and Development Organization (PEDO), Dungarpur

Rajasthan Shram Sarithi Association, Udaipur

Ujjivan Financial Services Ltd.

---

## STUDENT'S PROFILE 2009



**Name** Anita Goyal  
**Age** 19 years  
**Qualification** B.A. 1st Year  
**Internship Project** In-depth study on SHG, Clusters, Livestock and micro- Insurance  
**Area of Interest** SHG Formation and Coordination



**Name** Arvind Kumar  
**Age** 28 years  
**Qualification** Sr. Secondary  
**Internship Project** Study of the village profile and in-depth study on SHG  
**Area of Interest** SHG Formation and Coordination  
**Experience, If any** Labour Supervisor



**Name** Bhagchand Bairwa  
**Age** 27 years  
**Qualification** B.A.  
**Internship Project** In-depth study of village profile, Federations and SHG  
**Area of Interest** SHG Formation and Coordination  
**Experience, If any** Veterinary Practice



**Name** Bharat Singh Sisodia  
**Age** 21 years  
**Qualification** B.A.  
**Internship Project** Study of village profile and in-depth study on SHG, Cluster and Federation  
**Area of Interest** Accountancy, Training  
**Experience, If any** Supervisor, Teaching, Sales Executive Samarpan Foundation, Vidya Niketan Swaraj Tractor & Co.



**Name** Charan Singh Puniya  
**Age** 29 years  
**Qualification** M.A., B.Ed.  
**Internship Project** In-depth study on SHG formation, record writing  
**Area of Interest** Accountancy  
**Experience, If any** 1 year Teaching Experience  
Laxmi & Usha Mittal Foundation  
Nav Yuvak Mandal Sansthan  
Methireduwali

---



**Name** Jitendra Singh Chouhan  
**Age** 20 years  
**Qualification** B.A.  
**Internship Project** In- depth study on SHG formation, meetings, audit etc.  
**Area of Interest** MFIs and credit linkage  
**Experience, If any**

---



**Name** Kamini Tanwar  
**Age** 28 years  
**Qualification** B.Sc., L.L.B.  
**Internship Project** In- depth study on SHG in Jagatpura slum under the project Urban Poverty Initiative  
**Area of Interest** Module Designing and Training  
**Experience, If any** Counselor  
Royal Institute of Abroad Consultancy

---



**Name** Kanchan Goyal  
**Age** 19 years  
**Qualification** B.A. 1st Year  
**Internship Project** In-depth study on SHG and Livestock  
**Area of Interest** SHG Formation and Women  
**Experience, If any** Health Issues  
UNICEF

---



**Name** Mahendra Prasad Yadav  
**Age** 32 years  
**Qualification** B.A.  
**Internship Project** Working on 'Apna Sapna' project related to livelihood and Micro-planning of farmers  
**Area of Interest** MFIs and credit linkage  
**Experience, If any** SHG formation & Management NEEDS



**Name** Narendra Kumar Gurjar  
**Age** 22 years  
**Qualification** Graduate  
**Internship Project** SHG formation and study on different sources of livelihoods  
**Area of Interest** MFIs  
**Experience, If any** Own business



**Name** Premlata Saad  
**Age** 23 years  
**Qualification** B.A., C.T.T.C. I year  
**Internship Project** SHG formation and in-depth study of village profile  
**Area of Interest** Module Designing and Training, MFIs  
**Experience, If any** Computer Trainer (I Year)  
S.K. College, Dungarpur



**Name** Raj Kumar Sahu  
**Age** 26 years  
**Qualification** B.A.  
**Internship Project** SHG audit and in-depth study of different village profiles  
**Area of Interest** Training design, cash management  
**Experience, If any** 18 month work in DPIP Project as Community Facilitation  
BAIF, Dausa



---

**Name** Shyoram Yogi  
**Age** 23 years  
**Qualification** B.A.  
**Internship Project** In- depth study on SHG formation, Record writing, Meetings etc.  
**Organization Name**  
**Area of Interest** SHG Formation and Coordination  
**Experience, If any** Teaching (5 years)  
Sanskar UP School and Pankaj  
Adarsh UP School, Baleta

---



**Name** Suraj Kumar Bunkar  
**Age** 30 years  
**Qualification** B.A.  
**Internship Project** Working on Interrogative Child Development services and in-depth study on SHG  
**Area of Interest** MIS and record keeping  
**Experience, If any** 2 year exp. In cooperative  
Aapni Sahakari Seva Samittee Ltd.

---

S



**Name** Surendra Singh  
**Age** 22 years  
**Qualification** Pursuing graduation (final year)  
**Internship Project** Sector Supervisor and Accountant (Munshi)  
**Area of Interest** MFIs and credit linkage  
**Experience, If any** SHG Formation, Coordination  
IBTADA

---



**Name** Tejendar Jatoliya  
**Age** 23 years  
**Qualification** B.A. Part III (Pursuing)  
**Internship Project** In-depth study on SHG and Livestock  
**Area of Interest** MFIs and credit linkage  
**Experience, if any** SHG Formation, Coordination, Report Writing, SHG Software Maintenance  
SWERA Sanstha, Ajmer

---



**Name** Umesh Vyas  
**Age** 24 years  
**Qualification** B.A.  
**Internship Project** Working on Family Livelihood resource centre and in-depth study on SHG  
**Area of Interest** Accountancy, Training  
**Experience, If any** M.R.  
Khandelwal Surgicals



**Name** Vikram Sompura  
**Age** 22 years  
**Qualification** M.A. Economics (Final year)  
**Internship Project** SHG Audit and preparing MIS reports of SHGs  
**Area of Interest** Accountancy, Training  
Data Entry  
**Experience, If any** PEDO, Dungarpur



30, Jai Jawan Colony-II  
Tonk Road  
Jaipur-302018

**Phone:** +91 141 2546037

**Fax:** +91 141 2546037

**Web:** [www.cmfrac.org](http://www.cmfrac.org)

**Contact:**

Mr. Sourav Roy  
Programme Officer  
CmF, Jaipur

**Contact No.:**

+91 94142 22232

**Email:**

[sourav@cmfrac.org](mailto:sourav@cmfrac.org)

Ms. Lata Bodhijani  
Programme Associate  
CmF, Jaipur

**Contact No.:**

+91 99501 49919

**Email:**

[lata@cmfrac.org](mailto:lata@cmfrac.org)