



## Department of Human Development

---

### Professional Development Scholarship Program

“Community-Based Micro-Finance and Income Generation Management  
for Poverty Alleviation”

**OAS/DHD/CIR. 234/2008**

- 1) **VENUE:** Faculty of Economics, Kasetsart. University 50 Phaholyothin Rd. Chatuchak, Bangkok, 10900, Thailand.  
Tel: (66-2)579-9579 Ext. 5602/; Fax: (66-2)579-2019 Ext.5703.  
E-Mail: fecochs@ku.ac.th; psdknn@ku.ac.th
- 2) **DATES:** June 1st, to July 10th, 2009
- 3) **LANGUAGE:** English
- 4) **MODALITY:** On site

**Vencimiento Postulación en Uruguay**  
**Organismo Nacional de Enlace**  
**Oficina de Becas OPP**

**16 de Febrero de 2009**

### 5) OBJECTIVES:

- Provide participants with basic concepts of community-based microfinance and its implementation.
- Explain participants the roles of community-based microfinance in generating income for poverty reduction.
- Train participants in monitoring and evaluating a community-based microfinance program.
- Share experiences among countries on microfinance strategies and practices implemented.

### 6) CONTENTS:

1. Economic and Rural Development Theoretical Concepts.

1.1 Rural Economy and causes of Poverty Problems.

1.2 Rural Financial Market and Role of credit in Rural Development



## Department of Human Development

---

- 1.2.1 Rural Financial market.
- 1.2.2 The Role of Credit in Rural Development.
- 1.3 Credit for the Rural Poor Sector.
  - 1.3.1 Rural Micro-enterprises
  - 1.3.2 Constraints of Micro-enterprises in Rural Area.
  - 1.3.3 Credit Needs for Micro-enterprises Development.
- 1.4 Micro- Finance Organization and Management.
  - 1.4.1 Guide Lines for Micro-Finance Organizations and Income Generating Activities.
  - 1.4.2 A Case Study of the Micro-Finance Organization and Management: The Grameen Bank in Bangladesh
- 1.5 Self-Help Group Concepts.
  - 1.5.1 Aspects of Self-Help Group (SHG) Formation.
  - 1.5.2 Financial Requirements of the SHGs.
  - 1.5.3 SHG Functions and Characteristics.
  - 1.5.4 Case Studies of SHGs.
- 1.6 Financial Performance and Investment Analysis of the SHGs.
  - 1.6.1 Financial Statement and Ratio Analysis.
    - 1.6.1.1 Types of Financial Statement.
    - 1.6.1.2 Financial Ratio Analysis.
    - 1.6.1.3 Debt-Capacity and Optimal Size of Loan.
  - 1.6.2 Investment Project Analysis.
    - 1.6.2.1 Investment Appraisal Process.
    - 1.6.2.2 Payback Period/NPV/BCR/IRR.
- 2. Community-based Microfinance Concept and Practice.
  - 2.1 Fundamental of Community-based Microfinance and Development Frameworks.
  - 2.2 Role of Community-based microfinance in generating income for poverty.
  - 2.3 Monitoring and Evaluation of Community-based Microfinance Program and case studies.
  - 2.4 Problem and Recommendations to the Community-based microfinance.
- 3. Project formulation
  - 3.1 Participatory approach.
  - 3.2 Stakeholders analysis.
  - 3.3 SWOT analysis.
- 4. How to run a successful microfinance Organization.
  - 4.1 Organizing/setting up a microfinance organization.
  - 4.2 Savings mobilization activities.
  - 4.3 Credit policy (allocation decision, lending portfolio and pricing).



## Department of Human Development

---

- 4.4 Credit analysis and lending procedures.
- 4.5 Financial records and internal auditing.
- 4.6 Managing cost of funds, capital and liquidity.
- 4.7 Performance evaluation.

### 5. Thailand's Practice and Lesson Learned (Field trips).

#### 7) REQUIREMENTS:

1. All applicants must be citizens or permanent residents of an OAS Member state, (residents must send copy of visa).
2. Be able to communicate professionally in written and spoken English, with documentary evidence if English is not the native language.
3. Have an university degree or an equivalent academic background in rural development or related fields.
4. Be physically fit to fulfill the obligations of the course; and able to attend the entire course
5. Submit a duly completed request before the deadline established by the National Liaison Office (ONE) <sup>1</sup>. **The candidate is responsible for finding out the deadline set by the ONE in his/her country of residence.**

#### 8) BENEFITS:

The Royal Thai Government will provide:

- Economy class, round trip airfare transportation from point of residence to study site<sup>2</sup>
- Room and board
- Ground transportation expenses
- Other expenses concerning training registration and tuition
- Minor medical treatment in case the applicant becomes ill

#### 9) RESPONSIBILITY OF SCHOLARSHIP RECIPIENTS:

- **Must have health and accident insurance coverage abroad.**

---

<sup>2</sup>Funds for terminal and in-transit expenses are NOT provided



## Department of Human Development

---

- The selected candidates must formally confirm their acceptance of the PD Scholarship filling and signing the “Form of Acceptance of the PD Scholarship” that the OAS Department of Human Development will send to their e-mails.
- Selected scholarship recipients are responsible for obtaining the necessary visa(s) to enter the country of study and the corresponding transit(s). The OAS will not be responsible for any costs relating to obtaining visas or transfer documentation.
- Each scholarship recipient is responsible for arriving in time for the commencement of activities on the date established by the institution offering the course or program.
- Scholarship recipients must return to their home countries after the course completion (at the date scheduled by the Royal Thai Government)

### 10) SUBMISSION OF SCHOLARSHIPS APPLICATIONS:

**Notice:** If you have received an OAS professional development scholarship in the last twelve months, or if you are currently an OAS academic scholarship recipient, **You are not eligible to apply to another OAS professional development scholarship.**

Scholarship applications for participation in this course must be submitted using the *Fellowship Application Form*, provided by the Ministry of Foreign Affairs of Thailand, including all documentation required. Applications must be forwarded to the Organization of American States through the official channels established by the government of each country (ONE). **This is a mandatory requirement.**

The following is the list of National Liaison Offices (ONEs) in the OAS Member states:  
[http://www.educoas.org/Portal/dhd/becas2007/Fellowship\\_Application\\_Form%20Thailand.pdf](http://www.educoas.org/Portal/dhd/becas2007/Fellowship_Application_Form%20Thailand.pdf)

The *Fellowship Application Form* for this course may be obtained from the OAS offices of the General Secretariat in the Member states or via the fellowship application page using the following link:

[http://www.educoas.org/Portal/dhd/becas2007/Fellowship\\_Application\\_Form%20Thailand.pdf](http://www.educoas.org/Portal/dhd/becas2007/Fellowship_Application_Form%20Thailand.pdf)

Please note that the official announcement is published in the language of instruction of the course and is available via the Educational Portal of the Americas Web page at:  
<http://www.educoas.org>.

Any questions regarding submission of applications for this course should be sent to:  
[pdsp@oas.org](mailto:pdsp@oas.org)



**Organización de los Estados Americanos  
Organização dos Estados Americanos  
Organization des États Américains  
Organization of American States**

## **Department of Human Development**

---

APFR/ Community-Based Micro-Finance and Income Generation Management for Poverty Alleviation /Thailand /2009