



International Training Workshop on “Achieving Sustainable Development Goals (SDGs): Financial Inclusion and Rural Transformation”

05-16 February 2023



AFRICAN ASIAN RURAL DEVELOPMENT ORGANIZATION (AARDO)

The Sustainable Development Goals (SDGs) are a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity. The goals provide us with our best chance of ensuring the necessary collaboration and alignment as we implement global approaches to securing a fair, healthy and prosperous future for ourselves, our children and grandchildren. There are 17 goals along with 169 targets. The basic philosophy of SDGs is to leave no one behind. The pledge that “**no one will be left behind**” is enshrined in the Preamble of the 2030 Agenda for Sustainable Development.

Recent decades have witnessed rapid socio-economic transformations worldwide. Structural changes to economics have boosted per capita incomes, reduced poverty and enhanced food security almost everywhere. Despite these positive achievements, a formidable number of people still remain ‘left behind’. The global agenda aims at transforming the world through achieving economic, social and environmental sustainability. Since rural poverty continues to dominate, the world poverty scenario, without transforming rural societies, transforming the world would remain an unrealized dream.

It is noted that micro-credit and mobile banking systems in many developing countries are making a significant impact on financial inclusion. In Bangladesh, BARD tried to safeguard the poor from traditional money lending system through initiating village cooperative based micro-lending systems and collateral free credit to the landless labourer and small farmers in the late sixties and seventies.

The programme intends to identify the challenges of financial inclusion in rural areas. It is also expected that participants will generate ideas on how these challenges could be addressed so that all segments including the peripheral and still excluded rural people also find themselves financially included to end their poverty in all forms

**Programme Duration:
Twelve (12) Days from
05-16 February 2023**

**Last Date to Apply:
08 January 2023**

**Organizing Institution:
BARD,
(www.bard.gov.bd)**

**Sponsoring Organization:
AARDO,
(www.aardo.org)**

Aims and Objectives of the Programme

The broad objective of the programme is to enhance capacity of policy planners and financial service providers to ensure financial inclusion of all segments of the poor in rural areas for poverty reduction and improved livelihood. The specific objectives of programme are to

- understand the interlink between SDGs and financial inclusion, and its implications on rural transformation;

- learn different ways of financial inclusion of the vulnerable and excluded rural people in African Asian Countries;
- identify new and sustainable financial products and services by addressing economic, cultural and structural problems; and
- identify ways to mobilize adequate funds and develop mechanism for inclusion of all segments of the rural poor in the financial services;

Contents of the Programme

Module-1: Theoretical Issues on Financial Inclusion, SDGs and Rural Transformation

- i. Achieving SDGs through Rural Transformation and Financial Inclusion;
- ii. Challenges of Rural Transformation and the IFAD Strategic Framework for Rural Transformation;
- iii. Paradigm Shift in the Concept of Financial Inclusion for Economic Growth;
- iv. Measuring Financial Inclusion;
- v. Future Challenges of Financial Inclusion and Rural Women; and
- vi. Stakeholder Analysis for Need-based Financial Inclusion of Rural Poor

Module-2: Financial Inclusion Experiences

- i. Financial Inclusion through the Cooperative Movement;
- ii. BARD Experience of Rural Transformation through Financial Inclusion;
- iii. Role of the Central Bank and the Microcredit Regulatory Authority in Financial Service Delivery in Rural Areas;
- iv. Micro Savings and E-inclusion of the Rural Poor: The Case of Amar Bari Amar Khamar;
- v. Financing through PKSf: An Innovative Model for Generating Additional Fund for Financial Inclusion;
- vi. Financial Inclusion through Shariah Based Banking System and Financial Inclusion;
- vii. Financial Inclusion through MFIs: Experience of BRAC;
- viii. Mobile Banking an Innovative System for Financial Inclusion;
- ix. Financial Inclusion and Rural Transformation: Experiences of Grameen Bank;
- x. Challenges, Possible Remedies and Policy Interventions of Financial Inclusion and Rural Transformation;
- xi. Financial Inclusion through Commercial Banks; and
- xii. Financial Services through Postal Department.

Module-3: Experience Sharing of AARDO Member Countries:

Country Reports on Poverty Reduction, Financial Inclusion, Rural Transformation and Achieving SDGs.

Module-4: Identification of Key Issues

- i. Discussion on Innovative Financial Products for Inclusion of Poor and Low-income earners
- ii. Discussion/Workshop on Measurement Framework for Financial Inclusion in AARDO Member Countries (the framework can be developed by following the World Bank's model)
- iii. Field Visit : Amar Bari Amar Khamar, BRAC, Grameen Bank, Commercial Banks etc.

Module-5: Policy Recommendations/Action Plan

- i. Group Work on Economic, Cultural and Structural Barriers of Financial Inclusion in AARDO Member Countries and Recommendations to Remove the Barriers; and
- ii. Action Plan to Overcome the Barriers of Financial Inclusion Issues.

Programme Methodology

The method of the training workshop is highly participatory and interactive and would ensure maximum involvement of the participants. All sessions under different modules would be presented through lecture cum discussions, case presentations, brain-storming and field observations.

Lecture cum Discussion Method: Each session will be conducted through lecture cum discussion method, which will be supplemented by reading materials.

Country Paper Presentation and Discussion: to review and analyze current situation of participating countries for achieving SDG.

Field Visit: Field visits to some successful examples of financial institutions and village institutions, as well as historical places, will be arranged.

Essential Qualification

- Bachelor's degree with a minimum of three years' experience in the concerned fields;
- Proficiency in spoken and written **English language**, as the medium of conducting the programme is English only.
- Must be in good health to undergo the programme

How to Apply

The nominees are required to apply online through the link: <https://aardo.org/aardot.php>. After duly filling the details and submission of the form, the nominee needs to download the duly filled in form, get it endorsed by the nodal Ministry of AARDO and forwarded to AARDO through the email: researchdivision_aardo2013@yahoo.com latest by **08 January 2023**, along with the nomination/recommendation letter and scanned copy of the passport. The form must be completed in all aspects. Incomplete/incorrect information may lead to rejection of application.

Visa & Air Tickets

AARDO will assist in obtaining visa from Missions of Bangladesh located in respective countries of the participants. Air Tickets will be issued by the AARDO Secretariat on confirmation of Visa to attend the programme.

Important Note

- Applications without recommendation of Nodal Ministry will not to be considered.
- Due to limitation for participants, only selected candidates would be intimated through the Nodal Ministry.

About the AARDO

AARDO, established in 1962, is an Inter-Governmental rural centric Organization, consisting of 34 Members, i.e; 32 countries Governments and 02 Associate Members from Africa and Asia working in the area of agriculture and rural development. It subscribes to the spirit of South South and Triangular cooperation and African Asian Solidarity. With its nearly 60 years of experience, AARDO, as a policy advocacy institution, remains at the forefront of focused SDGs in rural areas through different and evolving forms, including technical cooperation, sharing of knowledge and experiences, training, capacity building and technology transfer on mutually agreed terms.

About the Host Training Institute (BARD)

Bangladesh Academy for Rural Development (BARD) was established in 1959 as a training institute for the practitioners and policy makers in rural development. Simultaneously, it combined training with research and pilot experimentation. The unified approach of training, research and pilot experimentation has provided uniqueness to the training curriculum of the Academy. Through organizing need based training programmes, the Academy has

made significant contributions to human resource development for local level planning and management of rural development programmes throughout the country. It has spread the training experiences in and outside the country. The clientele of the Academy's training programmes come from the government and non-government organisations (NGOs). In collaboration with AARDO, CIRDAP, UNDP, FAO, SAARC, ILO, COMSEC, KOICA, JICA, the Academy organizes seminars, workshops and training programmes on different issues of rural development for the participants from the Asia-Pacific and Africa regions. BARD is well known at home and abroad for innovating rural development models and strategies. For more information, its website (www.bard.gov.bd) may be visited.

Contact

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