



INTERNATIONAL ONLINE TRAINING WORKSHOP

ACHIEVING SUSTAINABLE DEVELOPMENT GOALS (SDGs) : FINANCIAL INCLUSION AND RURAL TRANSFORMATION



AFRICAN-ASIAN RURAL DEVELOPMENT ORGANIZATION (AARDO)

Title of the Programme

Achieving Sustainable Development Goals (SDGs): Financial Inclusion and Rural Transformation

Sponsoring Organization

African-Asian Rural Development Organization (AARDO)
(www.aardo.org)

Organizer/Training Institute

Bangladesh Academy for Rural Development (BARD)
(www.bard.gov.bd)

Duration

**4 - 13 October, 2021,
08 week days
(Total: 16 hours) with
2 hours session on each day**

Session Timings

**15:00 to 17:00 hrs
(Bangladesh Standard
Time GMT+6:00)
(Please Check Local Time Zone)**

Deadline for Application

10 September 2021

In adopting the 2030 Agenda for Sustainable Development, world leaders resolved to free humanity from poverty, secure a healthy planet for future generation and build peaceful, inclusive societies as a foundation for ensuring lives of dignity for all through a universal set of 17 goals and 169 targets. This collective journey has at its heart a promise to leave no one behind (UN, 2017). 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, some 700 million people still live in extreme poverty and about 815 million suffer from chronic hunger (FAO, 2017a; FAO, IFAD, UNICEF, WFP and WHO 2017). Undoubtedly the key to achieving the SDGs is to unleash the wisdom, creativity and productivity of the one billion individuals currently living in poverty – the vast majority of whom live in rural areas (Coonrod, 2016). According to IFAD ‘the world is becoming more urban, by 2025, 54 per cent of the population of the developing world will be urban. However, it is forecasted that in sub-Saharan Africa and South Asia – the two regions with the highest levels of poverty – 57 per cent and 60 per cent respectively of the population will still be rural in 2025 and their rural populations will continue to expand well beyond 2030.

The rural transformation (RT) agenda identified by most of the countries and development partners is about improving the overall quality of life in rural areas. This entails promoting investments in health, education and rural infrastructure. In addition, rural financial markets; designing policies that promote greater gender equity and the empowerment of rural people, especially the most vulnerable through designing and implementing effective safety-net programs; improving market access of small-scale farmers in innovative markets and strengthen their involvement in the whole value chain should efficiently exist. Inclusive rural transformation is thus a critical component of inclusive growth as a whole, which in turn is a subset of sustainable development in all its dimensions – social, economic and environmental. One of the major components of inclusive rural transformation includes financial inclusion. Around 2 billion adults worldwide do not have an account, and many small businesses cannot access the financial instruments they need (WDR, 2016). This gap in financial inclusion has prompted the world leaders to include financial inclusion as a cross-cutting target of the Sustainable Development Goals which is explicitly recognized in various Sustainable Development Goals, i.e., 1, 2, 3, 5, 8, and 9 of the United Nations. The Sustainable Development Goals (SDGs) recognize that socioeconomic opportunities and development will be undermined if expanded financial services were not available, especially to the poor and other disadvantaged groups who are deprived of access to these services.

Moreover, COVID-19 pandemic has posed new challenges to poverty alleviation, rural transformation and inclusive growth. Latest UN reports indicate serious concerns about off target or missing targets of SDG 1 and 2. With the ripple effect of COVID-19, one clear message that emerges is that 'business-as-usual' is not an option and we have to review our policies and programmes for sustainable rural development and inclusive growth.



In Bangladesh, BARD tried to safeguard the poor from traditional money lending system through village cooperative based micro-lending system in the sixties and collateral free credit to the landless labourer and small farmers in the late seventies. Later in the eighties, Dr. Yunus institutionalized the 'collateral free micro credit' through establishing Grameen Bank, and NGOs as a whole in Bangladesh followed the Grameen approach. Grameen and NGOs focused on financial inclusion of rural women. At present, Micro Finance Institutions (MFIs) are able to reach huge numbers of poor clients. Micro-credit was changed to micro-finance in 1990s to refer to a wide range of financial services for the poor, including credit, savings, insurance, and money transfers. A number of strong institutions have emerged to finance the poor people and private investors have also come forward to finance the small borrowers. A new concept known as micro savings has emerged in Bangladesh through the implementation of Amar Bari Amar Khamar (My House My Farm) project, which is now the biggest public sector programme for poverty eradication in Bangladesh.



Against this backdrop, AARDO, in collaboration with the Bangladesh Academy for Rural Development (BARD), Ministry of Local Government, Rural Development and Cooperatives, Government of the People's Republic of Bangladesh, is organizing an International Online Training Workshop on "Achieving Sustainable Development Goals (SDGs): Financial Inclusion and Rural Transformation", at BARD, Cumilla, Bangladesh, during 03-12 August 2021, exclusively for AARDO member countries and its centers of excellence. The broad objective of the training workshop is to enhance capacity of policy planners, practitioners and financial service providers to ensure financial inclusion of all segments of the poor in rural areas for poverty reduction and providing them sustainable rural livelihood. This international online training workshop will emphasize the proactive role of MFIs, the policy framework and the behavioral response of the MFIs

beneficiaries. Experiences from participating AARDO member countries will also be shared by way of country papers presentation. It is envisaged that at the end of the training workshop the participants will be able 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 and 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.

Participants will get an opportunity to interact with resource persons and other participants of the training workshop to better understand the issues of financial inclusion and rural transformation. It will be attended by experts, senior officials and individuals working in the relevant field in AARDO member countries. Resource Person(s), having rich experiences on the subject, will be invited to share their experiences with the participants through virtual video and audio conferencing mode.

PROGRAMME CONTENTS

Keeping in view the stated objectives, the training workshop focuses on the following important thematic areas:

- I) Achieving SDGs through Rural Transformation and Financial Inclusion.
- II) IFAD Strategic Framework for Rural Transformation and Challenges of Rural Transformation.
- III) BARD Experience on Rural Transformation through Financial Inclusion.
- I) Financial Inclusion through the Cooperative Movement: Public Sector Initiatives.
- II) Financial Inclusion through Commercial Banks: Lessons from Bangladesh.
- III) Shariah Based Banking System and Financial Inclusion.
- 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 Wholesaling Financing.
- VI. Financial Inclusion through MFIs: Experience of BRAC.
- VII. Mobile Banking: An Innovative System for Financial Inclusion.
- VIII. Role of the Central Bank and the Microcredit Regulatory Authority in Financial Service Delivery Especially in Rural Areas.
- IX. Panel Discussion on Innovative Financial Products for Inclusion of Poor and Low-Income Earners and Develop Framework for Financial Inclusion in AARDO Member Countries.
- X. Policy Guidance to Economic, Cultural and Structural Barriers of Financial Inclusion in AARDO Member Countries and Recommendations to Remove the Barriers.
- XI. Country Reports on Poverty Reduction and Financial Inclusion

PROGRAMME METHODOLOGY

The programme will be highly participatory and interactive and ensures maximum involvement of the participants. Important modules related to Achieving Sustainable Development Goals (SDGs): Financial Inclusion and Rural Transformation will be presented through lecture cum discussions, case presentations, and brainstorming through virtual platform.

ESSENTIAL QUALIFICATIONS

- ◆ Bachelor's degree with a minimum of three years' experience in the concerned fields;
- ◆ Proficiency in spoken and written English, as the medium of instruction is English only; and
- ◆ Must be conversant with ICT and willing to undertake online training course.

SELECTION OF PARTICIPANTS

The participants of the training programme will be selected by AARDO and BARD. Thereafter, selected participants will be provided with login ID and password to access the programme.

HOW TO APPLY

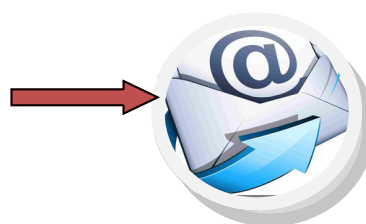


Log on to the link:

<http://aardo.org/formDD.php>



Fill up the details and submit.
Take print out of the filled in



Applicants are required to sign their applications and send them along with the recommendation letter of the Nodal Ministry of AARDO/Centre of Excellence to our email: researchdivision_aardo2013@yahoo.com

CERTIFICATE

E-Certificate authenticated with signature of H.E. Secretary-General, AARDO and BARD authorities will be provided after the successful completion of the training programme.

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 organising 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), Community Based Organisations (CBOs), representatives of the local government and cooperative institutions, under graduate and post graduate students of universities and researchers of different institutions. With the assistance from UNDP, FAO, SAARC, ILO, COMSEC, KOICA, JICA and so on, the Academy also organises seminars, workshops and training programmes on different issues of rural development for the participants from the Asia-Pacific and Africa regions. BARD is the link institute of CIRDAP in Bangladesh. It also has a close and cordial working relationship with Commonwealth Secretariat and African-Asian Rural Development Organization (AARDO). The Academy is well known at home and abroad for innovating rural development models and strategies. BARD innovated 'Comilla Model of Rural Development', was an approach of integrated rural development emphasizing on people's participation through involving local government that was replicated throughout the country by the government. For further information, please visit (www.bard.gov.bd).



IMPORTANT NOTES

- i) Application without recommendation of the AARDO's Nodal Ministry/ Center of Excellence in participant's country may not be considered.
- ii) Application, duly completed, must reach the AARDO Secretariat before or on the closing date, **10 September 2021**
- iii) Due to limitation of number of participants, only selected candidates would be intimated through the Nodal Ministry and AARDO's Centres of Excellence.
- iv) Selected candidates will be required to actively attend all the live sessions of e-training programme to be eligible to obtain e-certificates.

CONTACT

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