

School of Business, Public Policy & Social Entrepreneurship

Ambedkar University Delhi

Course Outline

Time Slot-_____

Course Code: SBP2MB504

Title: Microfinance

Type of Course: Discipline (Finance)

Cohort for which it is compulsory: nil

Cohort for which it is elective: MBA IIInd Year (Elective)

No of Credits:2

Semester and Year Offered:3rdSemester (Monsoon Semester 2017)

Course Coordinator and Team: Dr.Kanwal Anil

Email of course coordinator: kanwal@aud.ac.in

Pre-requisites:Nil

Aim:The participant should have the willingness and inclination to work on basic financial statements .They should also be comfortable with basic mathematical calculations/numbers and analysis. The paper would be project based where participants would have to work independently on any one Micro Finance organisation or micro business of their choice and a continuous evaluation would be done on it throughout the length and breadth of the course.

The course aims at giving the participants a basic understanding of the microfinance sector.

Brief description of modules/ Main modules:

1. Nature of microfinance: SHG,Grameen Model etc.
2. Growth of microfinance in recent times
3. Features of microcredit – beneficiary screening, interest rates, risk management
4. Sustainability and outreach of microfinance projects
5. Monitoring and performance appraisal of microfinance projects
6. Microfinance Credit Lending Models, Bank Linkage Programme, Co-operative Model,NGO-MFI Model,Differences Between SHG and JLG Model Indian SHG: Problems and Issues, SHG-Bank Linkages Programmes in India.

7. Risks in Microfinance Institutions
8. Ratings and Impact Assessment in Microfinance
9. Marketing in Microfinance Institutions
10. Micro Finance and Micro Insurance, Micro Finance and Islamic Banking.

Assessment Details with weights:

1. Class participation in Cases & Individual presentations	10 marks
2. Project (5+5+10)	20 marks(continuous assessment)
3. Mid term Assessment	30 marks
4. End term Examination	30 marks
5. Group Activity (Role plays etc) and Activity plans in form of visit to NGO or Micro Business or organizing a guest session of an MFI on which the student is working)	10 marks
Total	100 marks

Reading List:

- Bisoyi, T. (2010). Rural Credit, Regional Rural Banks and Micro-Finance, Abhijeet Publications
- Brakema, L. (2011). Microfinance: Profit or Poverty Reduction?, Lap Lambert Academic Publishing
- Mohanty, C. (2011). Public Economics And Welfare State: Indian Microfinance Sector, Surendra Publications.
- Panda, D. (2009). Understanding Microfinance, Wiley India Pvt Ltd
- Sarkar, S. (2011). Microfinance: Concepts, Systems, Perceptions and Impact, Readworthy Publications

ADDITIONAL REFERENCE:

1. Banker to the poor: Micro lending and the battle against World poverty, Muhammed Yunus, Alan Jolis, Public Affairs, 2003.
2. Finance at the frontiers, Debt capacity and the role of credit in the Private Economy, JD Von Pischke, The World Bank Washington D.C.
3. Micro Finance India –State of the sector Report 2012, Access Publications, Sage, 2012.
4. Transforming Micro Finance Institutions, Joanna Ledgerwood and Victoria White, World Bank Publication. 2006.
5. Creating a world without Poverty: Social Business and The Future of Capitalism, Muhammed Yunus, Public Affairs, 2008.

6. Beyond MicroCredit ,Putting Development Back into MicroFinance,Thomas Fisher,MS Sriram,Sage,2002.
7. Indian MicroFinance,The Challenges of Rapid Growth, Prabhu Ghat,Sage,2008
8. Fortune at the bottom of the Pyramid:Eradicating Poverty Through profits, C K Prahalad,Harvey C FrueHauf, by Wharton School Publishing,2006.
9. The Economics of Micro finance ,Jonathan Morduch,Beatriz Armendariz, MIT Press,2005.
10. Micro Finance,Evolution Achievements and Challenges,Malcolm Harper,ITDG Publishing,2003.
11. Micro Finance Handbook,An Institutional and Financial Perspective, Sustainable banking with the Poor, Joanna Ledgerwood,World Bank Publication.2000.