

1.	Full Name of the Organisation:	SA-Dhan		
2.	Acronym of the Organisation:		3.	Year of Establishment:
4.	Full Address of the Organisation:			
	House No.: 12and 13, 2 nd Floor	Street Name/No.: MPTCD Building, Special Institutional Area	Locality: Shaheed Jeet Singh Marg	
	Town/City/Post Office:		District:	
	State: New Delhi		Pin Code: 110067	
	Phone No. (With STD Code): 011-47174400		Fax (With STD Code): 011-47174405	
	Email: info@sa-dhan.org		Website:	
5.	Primary Contact Person of the Organisation:			
	Full Name: Mr. Mathew Titus/ Dr. Saibal Paul		Designation: Sr. Executive	
	Phone No. (With STD Code):		Fax (With STD Code):	
	Email: saibalpaul@sadhan.org; saibalpaul@rediffmail.com			
6.	Total No. of Staff:			
	Programme:	Support:	Volunteers:	
7.	Mission of the Organisation (max. 100 words):			
	<p>The vision of Sa-Dhan is to see that through microfinance interventions, the quality of life of the people living below the poverty line is improved and they face the realities of life with pride and confidence. It encompasses the following:</p> <ul style="list-style-type: none"> ▪ To provide a common platform for advocacy representing multiple models and approaches to microfinance in India. ▪ To make available timely and reliable information that is crucial for effective networking of microfinance institutions across India. ▪ To undertake research, development of tools and resources that facilitate dialogue and synergy of best practices between different operating models and stakeholders. ▪ To promote initiatives that inform, educate and articulate the needs of the sector. These programmes will involve service providers, policy makers and bankers. ▪ To provide technical and marketing support systems for sustainable livelihoods through community development finance. 			
8.	Main Sectoral/Thematic Areas of Work:		9.	Nature of Expertise:
	<ul style="list-style-type: none"> ▪ Microfinance ▪ Networking of microfinance institutions across India. ▪ Research ▪ Policy Advocacy ▪ Sustainable livelihoods ▪ Community Development Finance Institutions (CDFIs) ▪ Capacity Building of NGOs 		Expertise in all the fields mentioned in 8.	

10. Countries Where the Organisation Has Worked in the Past 10-15 Years	
Asia Pacific:	Africa:
Latin America and Caribbean:	Middle East:
Europe:	North America: Canada
11. Affiliation to any National /International Networks:	
National:	International:
	<ul style="list-style-type: none"> • Recognition for network's experience on policy advocacy and building sectoral transparency • Partner in the IBSA project for mutual cooperation and learning between microfinance sector in South Africa, Kenya and India • Engagement with Central Bank of Vietnam, Tanzanian and Ugandan Central Banks • Selected as one of the networks for Network Strengthening Programme – Sharing of experience on policy advocacy and data management • Engagement with networks of Sri Lanka and Pakistan • Invited by the Brazilian Central Bank • Invited for the South and South East Asian Countries to China Summit • Invited by the Chinese government on the microfinance sector in India • Promoting international learning and sharing across microfinance networks and microfinance practitioners from Asia, Africa, Central Asia and Eastern Europe through exposure visits, workshops, seminars, etc. <p>Through IBSA project Sa-Dhan is engaged with Microfinance Association of South Africa, Burundi, Kenya, Rwanda, Tanzania and Uganda.</p> <p>The focus areas are-</p> <ul style="list-style-type: none"> • Strengthening Network organisation in South Africa • Building Local Learning Loops • Exposure to different models and approaches • Strategic planning and financial management for MFIs • Exploring the feasibility of Livelihood School, India like institutions in Africa
12. Illustrative Projects Implemented in Other Countries (Max.10 Projects; Max. 250 words for each project):	
Name of the Project 1:	Name of the Project 2:
Year of Implementation:	Year of Implementation:
Partner Organisations:	Partner Organisations:
Resource Provider/Client:	Resource Provider/Client:
Major Activities Taken During the Implementation:	Major Activities Taken During the Implementation:
Name of the Project 3:	Name of the Project 4:

<p>13. Any Other Information:</p>	<p>Sa-Dhan's Role during this formative period of the microfinance sector of India</p> <ul style="list-style-type: none"> • Persistent efforts towards recognition for MFIs as alternate channels for microfinance - Positioning microfinance through informal organisations (MFIs) as alternate channels for microfinance delivery to the poor through engagement with the RBI and Ministry of Finance • Lobbying for changes in the existing larger policies towards a facilitative policy environment in which these organisations can grow – <ul style="list-style-type: none"> ○ NABARD Task Force, Subgroups on “Enhancing Resource flow to the Unorganised Sector” formed at the PMO (Sa-Dhan was part of the Subgroup on “Legal and Regulatory Challenge” , RBI Informal Group on “Funding Issues”) • Providing common platform to stakeholders to deliberate on issues concerning financial inclusion of the poor towards seeking incremental changes in policy development – Annual Policy Conference • Towards building greater transparency to attract bigger policy gains and greater resource flow <ul style="list-style-type: none"> ○ Developing set of minimum financial standards for MFIs – Towards building transparency in the sector: More importantly, a participatory diagnostic process with a consensus based approach that was followed would ensure smooth reporting on the same by members as well as non-members in the coming years ○ Developing Governance Standards for MFIs ○ Through these efforts towards building sector database on financial performance • Expanding the growth of the Sector beyond South - Sa-Dhan's special focus on capacity building of NGOs in Eastern region through its MEP and specific skill building programmes • Responding to the first crisis that hit the sector in 2003 in Tamil Nadu - Sa-Dhan was able to resolve the issue through its convening power among partners. • Reviewing the progress of the Microfinance sector, Sa-Dhan's position and role and envisaging the future through a Strategic Review Exercise involving stakeholders - First Strategic review of Sa-Dhan on completion of five years : Dramatically changed the “Work” and “Working” of Sa-Dhan – set up direction on the policy, capacity building and standards front. Some of the key recommendations that changed the “Work” and “Working” of Sa-Dhan in the next period were: <ul style="list-style-type: none"> ○ Policy Advocacy <ul style="list-style-type: none"> ▪ Sensitisation of policy makers have been achieved to a certain extent, the challenge is to focus on few policy wins for the sector ▪ Distinguish between sensitising and seeking specific policy achievements ▪ Stay focused on limited number of policy goals ▪ Identify and mobilise policy champions from various stakeholders groups ▪ Put up a star team for Policy ○ Sub group should remain a unit for crafting strategy. <ul style="list-style-type: none"> ▪ Respect to Standards should be the central feature of Standards sub group work ▪ Frame Capacity building work in relation to the policy and standards. ▪ For MEP, match the course content to the requirement of the participants.
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- Implementation process for reporting on minimum set of financial performance standards
 - Primary members to adhere to minimum performance standards
 - Increase momentum in getting actual reporting and verification on fixed minimum performance standards
 - Develop capacity building initiatives for implementation of standards. Overtime investigate more rigorous best practices
- Increase Sa-Dhan's own capacity in enforcing minimum performance standards and Sa-Dhan's "Working"
 - Avoid arbitrating between different models, maintain neutrality
 - Though "neutral" positioning is appropriate to represent the industry, Capacity Building efforts demand the membership to be segmented and programmes created appropriate to each segment.
 - Use Sa-Dhan resources board, members and industry leaders representing strong institutions
 - Identify 3-4 voices who would be able to articulate and provide perspective on industry developments to different audience and stakeholders
 - Though "neutral" positioning is appropriate to represent the industry, Capacity Building efforts demand the membership to be segmented and programmes created appropriate to each segment.
 - For dissemination of standards work, identify anchors and create alliance at the regional level
 - Regional focus according to capacity and resources

Sa-Dhan's Role during this period of Growth and Turmoil in the Sector

- Sa-Dhan membership grew from 63 in 2003 to 234 in 2009. As a result of the increased recognition of Sa-Dhan as the representative of the microfinance sector in India, the nature of the membership also changed, for example new kind of entities came into the fold of Sa-Dhan such as banks, VCs etc. Many of the earlier not for profit members transformed into for profit forms
- Sa-Dhan recognised as sector leader – MFDEF, Planning commission steering committee, Ministry of Urban Employment and Poverty Alleviation, Prime Minister's Council on Medium, Small and Micro Enterprises, invitation to pre-budget consultations by the RBI and the Ministry of Finance, etc.
- On the policy front, Sa-Dhan's engagement were multi-pronged in the context of the growth in the sector
 - Managing the policy dialogue on the microfinance bill for legitimising "thrift" services by MFIs registered as Section 25 companies, Societies and Trust
 - Managing reputational risk to the sector arising from aggressive lending and alleged unethical practices by MFIs – Priority sector threat averted
 - Facilitating development of new models – bringing international learning to the sector – Business correspondent model
 - Informing the policy refinement on microfinance through research (seven country study, interest rate, future financial requirement of the sector etc)
 - Advocating for greater resource flow, funds for development for the sector
 - Significant policy gains – Creation of MFDEF, MF bill

- Reducing political and credit risk through Self regulation – Development and Implementation of Code of Conduct, and social performance
- Information network – managing reputational risk through state chapters and forums – sharing information, reporting and adherence to the code at state level – state chapters/ forums in Karnataka, Tamil Nadu, West Bengal, Orissa, Rajasthan and Uttar Pradesh
- Building and enhancing transparency through reporting - Sector reports from 2004 (43 responses) to 2010 (265 responses)
 - Data management for the sector through SOMS
- Information dissemination on sectoral news, best practices directed at – micro matters, website, e-mails
- Membership development – towards growth of the sector in slow growing states
- Sa-Dhan’s work on quality HR – Diploma in Microfinance with IIBF, engagement with universities, colleges, institutions on curriculum on microfinance

Sa-Dhan’s Role during consolidation phase- Market, Policy and Sectoral Scenario Building

- Presently, the market share is under threat. However, the next five years will be a period that will witness growth in the sector as well as consolidation of this growth
- For banks next few months will be a period of caution, following which, the lending to the sector is going to accelerate depending on the posture of the regulator as well as the government
- While this period will witness growth in North and West, the region of South and East will witness consolidation followed by growth
- Nature of equity investment in the sector is going to change – the profiteering tendency needs to get reduced - Emphasis on social investments
- Subject to the policy scenario with the microfinance Act coming to existence - mushrooming of small and medium MFIs in underserved regions under the Act
- In the present sectoral context, in order to survive, the character of microfinance, amidst the period of uncertainty that the sector has recently witnessed, is going to change drastically. The emphasis will shift from pure credit model towards
 - providing multiple services, possibly savings, credit plus services
 - building social and human capital
 - the practice will focus on greater transparency and code of ethics and social performance – This will be driven by banks at the behest of the regulator
- Development of alternative models for microfinance – community focus - MACS, refined SHG/federations, BC/BF
- In the long run, banks resource flow to the sector is going to increase
- The sector will also witness tighter monitoring of the MFIs, specially the larger ones
- Savings and other credit plus services
- UID and microfinance – credit bureau