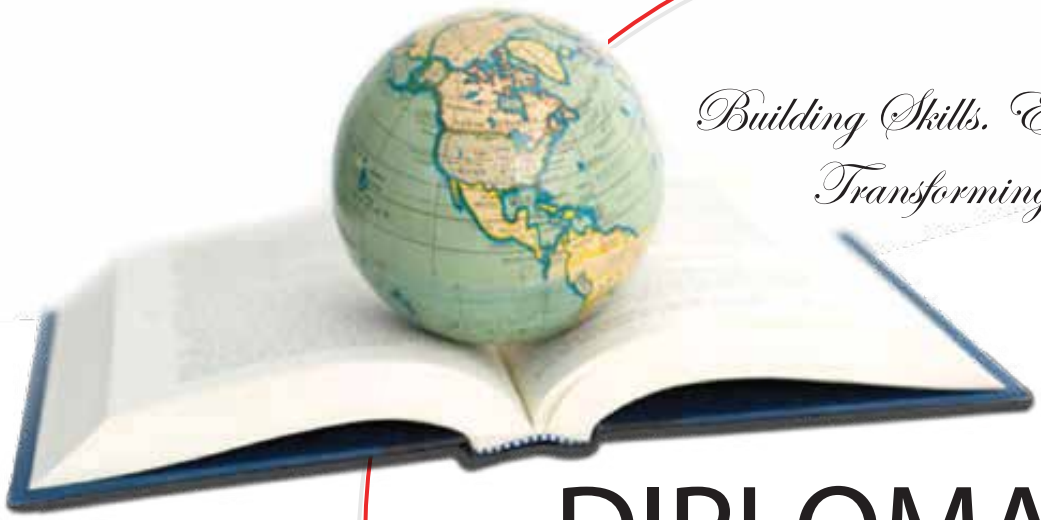
**Institute for Inclusive Finance and Development (InM)**



*Building Skills. Empowering People.*
*Transforming Livelihoods*

# DIPLOMA IN MICROFINANCE PROGRAMME

# ABOUT InM

The Institute for Inclusive Finance and Development (InM) is working since 2006 and is registered as an independent non-profit institution under the Societies Registration Act 1860. The primary aim of InM is to undertake research, capacity building, and knowledge dissemination activities towards transforming the financial sector into an inclusive system through expanding affordable, accessible, and responsible financial services for all, particularly women, poor and low income households, rural communities, and underserved cottage, micro, small, and medium enterprises (CMSMEs), to promote equitable, sustainable and inclusive development. The Institute works for developing the overall capacity of the microfinance sector and strengthening the links between the financial and real sectors especially focusing on climate-resilient development at the grassroots level.

# ABOUT THE PROGRAMME

Microfinance is an important instrument for addressing the challenges of poverty and deprivation, financial inclusion, entrepreneurship development, women's empowerment, and sustainable livelihoods. In Bangladesh, the microfinance sector plays a significant role in expanding access to financial services for low-income households, microentrepreneurs, poor women, rural communities, and underserved populations in society. Further, microfinance helps reduce inequality by expanding access to small loans, savings, and other financial services for low-income and disadvantaged people, enabling them to generate income, create employment, and improve their economic and social well-being.

This Six-Month Diploma in Microfinance Programme has been designed by InM to develop a new generation of skilled microfinance professionals equipped with knowledge, practical skills, and ethical values required to lead and manage microfinance operations in a rapidly changing financial landscape.

The Programme combines conceptual understanding with practical applications, preparing participants to contribute effectively to NGO-MFIs, banks, cooperatives, social enterprises, and financial inclusion initiatives.

# WHY CHOOSE THIS DIPLOMA



**Professional Development:**

Acquire specialised knowledge and practical skills in microfinance.



**Career Advancement:**

Enhance employment and promotion opportunities in the financial inclusion sector.



**Practical Learning:**

Understand real-world microfinance operations, lending methodologies, and institutional management.



**Digital Finance:**

Explore digital financial services, fintech, and technology-enabled microfinance.



**Social Impact:**

Learn how responsible finance can support poverty reduction, women's empowerment, and inclusive economic growth.



**Bangladesh-Focused Learning:**

Examine the opportunities and challenges of microfinance in Bangladesh and other developing economies.

# PROGRAMME OBJECTIVES

The diploma aims to:

- Develop a comprehensive understanding of microfinance concepts, institutions, and delivery models.
- Build competencies in microcredit operations, savings mobilization, and financial services management.
- Strengthen skills in financial analysis, loan appraisal, risk management, and portfolio monitoring.
- Promote responsible lending, client protection, and ethical financial practices.
- Enhance understanding of digital microfinance, financial technology, and inclusive finance.
- Develop leadership, research, and management capabilities for sustainable microfinance operations.

# KEY AREAS OF STUDY

InM started offering the Diploma in Microfinance Programme in 2014 and the courses are regularly updated to reflect the changing reality. The latest revision of the course contents was done in December 2026.

The Diploma Programme consists of six courses as follows:



## MODE OF STUDY

This is a blended programme covering Classroom Sessions, Hands-on Training, and Field Exposure.

## DESIGN OF DIPLOMA PROGRAMME

The duration of the Diploma Programme is six months covering two semesters, each of three months. In the first semester, three courses (C1, C2, and C3) will be offered while the second semester will comprise of the remaining three courses (C4, C5, and C6).

The design of the Programme is flexible in nature to accommodate the requirements of the participants.

- Each course consists of three (03) credits, to be completed in twelve (12) sessions.
- To qualify for the Diploma in Microfinance, a participant will be required to complete six (06) courses of eighteen (18) credits of course work and three (03) credits of internship.
- The courses will be offered on each Saturdays of the week.
- Along with designated experts offering each course, renowned academicians and sector specialists are invited to deliver lectures on specific topics.

# The highlights of the course content are:

## C1: Poverty, Development and Microfinance

- Growth and Development – Theory and Practice
- Inclusive Growth and the Growth Trajectory of Bangladesh
- Poverty and Its Measurement
- Multidimensional Poverty Measurement
- Economic Inequality
- Climate Change, Poverty, and Inequality Nexus in Bangladesh
- Microfinance: Evolution and Practice
- Impact Assessment of Microfinance
- Ongoing Issues in the Microfinance Sector of Bangladesh

## C2: Microfinance Operations and Management

- Evolution of sustainable Microcredit progam, Transformation into Inclusive Financing program
- Microfinance Services for Different Market Segments
- Design and development of financial services for different market segments

  Designing and organizing MF program, Comparative services of different MFIs
- Concepts, objectives, Tools and techniques of monitoring and supervision

  MIS reports: introduction, interpretation and implication to monitoring and supervision
- Concepts and practices of risk management and Risk coping strategies of poor

  Risks in Microfinance Operations and Risk Management strategies for MFIs

## C3: Financial Planning and Analysis for MFIs

- Understanding the Financial Statements
- Basic Accounting concepts
- Financial and social performance Analysis, Rationales behind setting Ratios, Interpretation of ratios, Financial Trend Analysis, Performance Analysis
- Enhancing financial performance - Assessing Financial weaknesses, Designing Financial Performance Development plan, determining strategic positioning for future performance.
- Budgeting and Fund Management - Forecasting and Budgeting, Asset- Liability Management of MFIs, Techniques of Efficient Management of Fund

## C4: MIS of Microfinance Programme

- Fundamentals of MIS- Basic Concepts of MIS, Basic Computing, Application Software, Disaster Recovery System, Web- based Software Application, Features of appropriate software for MFIs.
- Preparation and Use of MIS Reports - Business process of preparing MIS reports, Interpretation of MIS reports, Use of MIS reports for decision making.
- Using MIS Software in MFIs - Selection of Hardware, Operating System and Software, Installation of the software, Entering clean data, Report generation
- Electronic Transactions - Concepts on electronic transactions, Internet banking, Cell phone based banking, Concepts on branchless banking

### C5: Governance and Regulations of MFIs

- Governance of MFIs - Concepts of governance, Purpose of governance, Governance structure, Role of different bodies of governance, Principles and practices of governance.
- Internal control for MFIs - Elements of Internal control environment, Monitoring, Supervision, Internal audit, Statutory audit, Social audit
- Regulations for MFIs - Concepts of Regulation, Historical perspective of MRA Act, Regulation in other countries, MRA- Act, Rules and Circulars.

### C6: Human Resources Development of MFIs

- Understanding Human Resource Management - Concepts of HRM, Basic principles of HRM, Functions of HRM, Legal and development context of HRM.
- Human Resource Management in MFI- HR planning, Recruitment and Placement, Promotion, Replacement, Succession Planning, Work flow management.

  HR Development - Creating a learning environment, Basic concepts of training, Training Needs Assessment, Designing and Implementation, Making the training effective.
- Managing Motivation at Work - Concepts of Motivation, Career path development, Removing Dissatisfies, Instituting Motivators.

## Duration of the Classes

- One class of two hour duration per week for every course
- Hands-on field work of two (02) weeks in every course
- A one-month internship in selected MFIs is required for Diploma in Microfinance

## Award of Diploma Certificate

Upon successful completion of six courses and the internship, participant will be awarded the Diploma in Microfinance Certificate.

## WHO SHOULD ENROL?

The programme is suitable for:
- Graduates seeking careers in microfinance and inclusive finance.
- Employees of MFIs, NGOs, and development organisations.
- Bankers and financial sector professionals.
- Managers and field officers seeking professional advancement.
- Entrepreneurs and social enterprise practitioners.
- Development practitioners, researchers, and policymakers.
- Professionals working in poverty reduction, rural development, and women's economic empowerment.

## TEACHING AND LEARNING APPROACH

The programme adopts a practical, participatory, and career-oriented approach through:
- Interactive lectures and expert-led sessions.
- Case studies from Bangladesh and international experience.
- Group discussions and problem-solving exercises.
- Field visits and exposure to MFIs
- Assignments, presentations, and applied research.
- A capstone project addressing a real-world microfinance challenge

## CAREER OPPORTUNITIES

Successful Diploma holders may pursue opportunities in:

- MFIs and NGO-MFIs
- Banks and other financial service providers
- Development organisations and international NGOs
- Digital financial services and fintech enterprises
- Microenterprise and CMSMEs development programmes
- Financial inclusion projects and social enterprises.
- Research, training, monitoring, and evaluation organisations

## COURSE FEE

The fee for each course is BDT 15,000 which includes all costs. The fee for three courses of the first semester has to be paid prior to the beginning of the first semester. The second semester fees for the remaining three courses are to be paid before the beginning of the semester. Alternatively, one can pay the entire amount at the beginning of the Programme.

## ADMISSION REQUIREMENTS

Applicants should possess a bachelor's degree or an equivalent qualification from a recognized institution. Relevant professional experience in microfinance, banking, development, or related fields may be considered an advantage. Preference will be given to applicants with minimum of three years of experience of working in any NGO-MFI, development organisation, bank, financial institution or NBFI. Conditions may be relaxed in exceptional cases. Final eligibility requirements, selection procedures, and any alternative entry provisions will be determined by InM.

## VENUE

Institute for Inclusive Finance and Development (InM)
House # 50 (5th Floor), road # 8, Block-D, Niketon, Gulshan-1,
Dhaka-1212, Bangladesh.

## PROGRAMME COMPLETION

Participants who successfully complete the prescribed coursework, assessments, practical assignments, and other requirements will be awarded the Diploma in Microfinance by InM, subject to the institution's academic regulations.

## ENROLL NOW!

Invest in Your Knowledge. Strengthen Your Career. Empower Communities.

Join the Six-Month Diploma in Microfinance Programme and become part of the movement towards inclusive finance, sustainable livelihoods, and equitable inclusive development.