



Ouagadougou, le 03 OCT 2025

Circulaire

A

Tout Responsable de structure
du MARAH

OUAGADOUGOU

Objet : offre de formation.

Pièce jointe : brochure d'informations générales.

J'ai l'honneur de vous informer que l'Organisation de Développement Rural Afro Asiatique (AARDO) offre un programme de formation sur le thème :
« **Réalisation des objectifs de développement durable : Inclusion financière et transformation rurale** ».

Ce programme se tiendra du **1^{er} au 11 Décembre 2025 à Cumilla au Bangladesh.**

Les inscriptions se font en ligne sur le site : [http : //aardo.org/.aardot.php](http://aardo.org/.aardot.php) avec pour date limite le 22 octobre 2025.

Vous voudrez bien procéder à une large diffusion de la présente afin de susciter d'éventuelles candidatures.

Pour le Ministre d'Etat et par délégation,
le Secrétaire Général

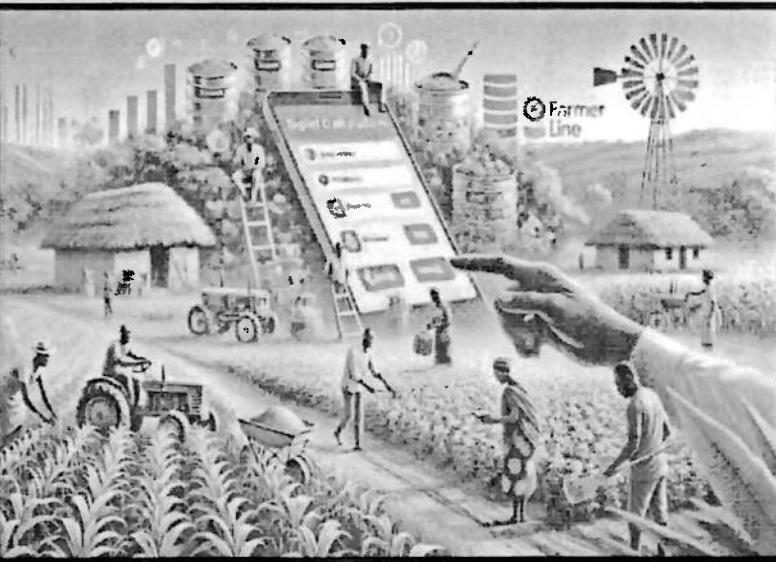
Gaoussou SANOU

Chevalier de l'Ordre de l'Etalon



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

01-11 December 2025



AFRICAN ASIAN RURAL DEVELOPMENT ORGANIZATION (AARDO)
NEW DELHI, INDIA

In adopting the *2030 Agenda for Sustainable Development*, world leaders committed to ending poverty, protecting the planet, and building peaceful, inclusive societies as a foundation for ensuring dignity and prosperity for all. At the heart of this collective journey lies a promise to “leave no one behind.” Despite significant socio-economic progress in recent decades, including rising incomes, reduced poverty, and improved food security, millions of people still remain marginalized. Globally, over 700 million people continue to live in extreme poverty, while more than 815 million suffer from chronic hunger.

A large share of this vulnerable population resides in rural areas, particularly in sub-Saharan Africa and South Asia, where rural communities will continue to expand well beyond 2030. Transforming these rural economies is essential to achieving the Sustainable Development Goals (SDGs). Rural transformation requires higher agricultural productivity, diversified employment opportunities, improved services and infrastructure, and stronger capacities to influence policy. A critical driver of this transformation is **financial inclusion** the ability of rural people to access affordable, reliable, and sustainable financial services. Access to finance empowers individuals to invest in income-generating activities, build resilience, and participate more effectively in economic growth.

Recognizing these challenges, this International Training Workshop has been designed to share global and regional experiences, strengthen capacities, and develop innovative strategies for expanding financial inclusion. The programme seeks to equip participants with the knowledge and tools necessary to ensure that rural populations are not left behind in achieving the SDGs.

AFRICAN ASIAN RURAL DEVELOPMENT ORGANIZATION (AARDO), NEW DELHI, INDIA

Programme Duration:

01-11 December 2025
*(Excluding Dates of
Arrival and Departure)*

Last Date to Apply:
22 October 2025

Organizing Institution:

BARD,
(www.bard.gov.bd)

**Sponsoring
Organization:**

AARDO,
(www.aardo.org)

Specific Objectives

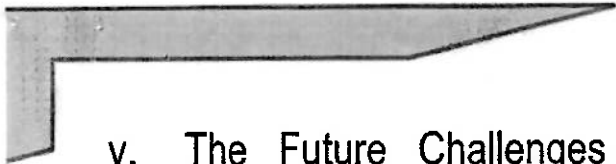
- to understand the interlink between SDGs and financial inclusion, and its implications on rural transformation;
- to learn different ways of financial inclusion of the vulnerable and excluded rural people in Bangladesh and participating countries;
- to identify new and sustainable financial products and services by addressing economic, cultural and structural problems;
- to identify ways to mobilize adequate funds and develop mechanisms for the inclusion of all segments of the rural poor in the financial services; and
- to provide a forum for sharing of experiences and strategies for achieving sustainable development goals, financial inclusion & rural transformation.

Issues to be Covered

The workshop foresees an interactive and participatory approach for effective sharing of experiences. Eminent Resource Persons/Experts from various Institutions in Bangladesh would be delivering lectures on the following main issues:

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

- i. Key Note Paper on Achieving SDGs for Rural Transformation through 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. The Future Challenges of Financial Inclusion and Rural Women: Experiences from Bangladesh and other Member Countries.
 - vi. Stakeholder Analysis for Need-based Financial Inclusion of Rural Poor.

Module-2: Financial Inclusion: Experiences in Bangladesh

- i. BARD Experience of Rural Transformation through Financial Inclusion.
- ii. Financial Inclusion through the Cooperative Movement: Public Sector Initiative.
- iii. Financial Inclusion through Commercial Banks.
- iv. Shariah Based Banking System for Reducing Cultural Barriers of Financial Inclusion.
- v. e-Inclusion: A Case of *Amar Bari Amar Khamar*.
- vi. Financing through PKSF: An Innovative Model for Generating Additional Fund for Financial Inclusion.
- vii. Financial Inclusion through Specialized Banking: Experience of *Grameen Bank*.
- viii. Financial Inclusion through MFIs: Experience of BRAC.
- ix. Financial Services through Postal Department: A Case of Bangladesh.
- x. Mobile Banking an Innovative System for Financial Inclusion.
- xi. Role of the Central Bank and the Microcredit Regulatory Authority for Financial Service Delivery Especially in Rural Areas.



Module-3: Experiences of AARDO Member Countries

- i. Country Reports on Poverty Reduction Financial Inclusion and SDGs.

Module-4: Identification of Key Issues

- i. Panel Discussion on Innovative Financial Products for Inclusion of Poor and Low-income earners.
- ii. Panel Discussion/Workshop on Measurement Framework for Financial Inclusion in AARDO Member Countries (the framework could be developed by following the World Bank's model).
- iii. Field Visit: Rural Savings Bank, BRAC and other Financial Institutions.

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.

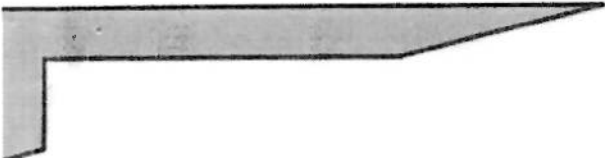
Programme Methodology

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 SDGs and Rural Transformation.

AFRICAN ASIAN RURAL DEVELOPMENT ORGANIZATION (AARDO), NEW DELHI, INDIA



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

Experiences Sharing and Learning: Knowledge, experiences, and learning will be shared through lectures and discussions, with a focus on financial inclusion problems and solutions to be presented during the workshop.

Essential Qualification

- Bachelor Degree with a considerable working experience in planning and executing programmes/projects related to the subject of the programme.
- Must be subject specialist or related to the subject of the programme.
- Proficiency in spoken and written English language, as the medium of conducting the programme is English only and translation facilities into any other language would not be available.
- Must be below the age of 55 (fifty-five) years, and no participation in AARDO's offline programme over the last two years.
- 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@aardo.org, ***latest by 22 October 2025***, along with the nomination/recommendation letter and scanned copy of the valid passport. The form must be completed in all aspects. Incomplete/incorrect information may lead to rejection of application.



Visa & Air Tickets

AARDO with the support of BARD 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 in due course.

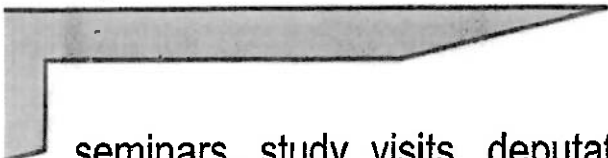
Important Note

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 is one of the earliest examples of the South-South Cooperation and African-Asian solidarity, established in 1962. It is an inter-governmental international organization in the field of agricultural and rural development with its headquarters in New Delhi, India. Currently, AARDO has thirty-six (36) members from the two continents of Africa and Asia. The main objective of AARDO is to act as a catalyst and provide a forum for the member countries in the African-Asian region to jointly discuss their problems, exchange views, ideas, experiences and information in the field of agriculture and rural development. AARDO realizes its objective, among others, by way of human resource development, which includes Masters and Ph.D programmes, short and medium term professional training programmes, international and regional workshops, AFRICAN ASIAN RURAL DEVELOPMENT ORGANIZATION (AARDO), NEW DELHI, INDIA

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seminars, study visits, deputation of experts, research studies, transferring affordable technologies, building collaboration, networking and dissemination of information, Besides, financing of development pilot projects is one of the important activities of AARDO. These programmes are designed to meet the real needs of rural people in Africa and Asia. For more information, AARDO website (www.aardo.org) may be visited.

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, BARD 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 organizations (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. For more information, its website (www.bard.gov.bd) may be visited.

Programme Coordinators

From Host Institute (BARD):

Mr. Abdullah Al Mamun
Director (Training)
BARD, Kotbari, Cumilla
Mobile: +8801716848910
Email: mamun@bard.gov.bd
training.bard@gmail.com

From AARDO:

DR. KHUSHNOOD ALI
Head, Research Division & Programme Coordinator,
African Asian Rural Development Organization (AARDO)
New Delhi, India, Mobile: 0091-9818289159
Email: researchdivision_aardo2013@aardo.org

MR. MOHD RIZWAN KHAN
Programme Facilitator
Research Division, AARDO, New Delhi, India
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International Training Workshop on "Achieving Sustainable Development Goals: Financial Inclusion and Rural Transformation", BARD, Cumilla, Bangladesh, 01-11 December, 2025-reg.

1 message

researchdivision_aardo2013@aardo.org <researchdivision_aardo2013@aardo.org>

Wed, Sep 10, 2025 at
7:52 PM

Cc: "ambassadeburkinafasoindia@gmail.com" <ambassadeburkinafasoindia@gmail.com>

**AFRICAN-ASIAN RURAL DEVELOPMENT ORGANIZATION
(AARDO), NEW DELHI, INDIA**No. Res./AARDO/BARD/TRG/2025
10 September 2025**Subject: International Training Workshop on "Achieving Sustainable Development Goals: Financial Inclusion and Rural Transformation",
BARD, Cumilla, Bangladesh, 01-11 December, 2025**

Dear Sir/Madam,

It is to inform that 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 Training Workshop on "Achieving Sustainable Development Goals: Financial Inclusion and Rural Transformation" at BARD, Cumilla, Bangladesh during **01-11 December, 2025 (excluding arrival and departure days)**. In this regard, a scanned copy of the invitation letter is attached, herewith.

It is requested that the particulars, along with the scanned copy of the relevant pages of valid passport of the prospective candidate(s), may kindly be arranged to be forwarded to AARDO Secretariat, **latest by 22 October 2025**. The online application form is available on AARDO's website with the following link: <http://aardo.org/aardot.php>.

An early response in this regard would be highly appreciated.

With kind regards,

Dr. Khushnood Ali
Head, Research Division & Programme Coordinator,
AARDO, New Delhi, India,
Mobile/WhatsApp: +91-9818289159

2 attachments **Brochure-BARD-Trg- 2025.pdf**
1050K **Burkina Faso.pdf**
453K



ORGANISATION
AFRICAIN-ASIATIQUE POUR LE
DÉVELOPPEMENT RURAL

AFRICAN-ASIAN
RURAL DEVELOPMENT
ORGANIZATION

المنظمة
الأفريقية الآسيوية
للتنمية الريفية

Cooperation for Sustainable Development

OFFICE OF THE
SECRETARY GENERAL

مكتب
الأمين العام

No. Res./AARDO/BARD/TRG/2025
10 September 2025

Honourable Minister of Agriculture, Water
Resources, Sanitation and Food Security,
Government of Burkina Faso
Ouagadougou, Burkina Faso

**Subject: International Training Workshop on "Achieving Sustainable Development Goals: Financial Inclusion and Rural Transformation", BARD, Cumilla, Bangladesh,
01-11 December, 2025**

Honorable Minister,

I have the honour to inform that 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 Training Workshop on "Achieving Sustainable Development Goals: Financial Inclusion and Rural Transformation" at BARD, Cumilla, Bangladesh during 01-11 December, 2025 (excluding arrival and departure days). The broad objective of the training workshop is to enhance the 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. Specific objectives of the training workshop 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 Bangladesh and participating countries;
- ⇒ identify new and sustainable financial products and services by addressing economic, cultural and structural problems;
- ⇒ identify ways to mobilize adequate funds and develop mechanisms for the inclusion of all segments of the rural poor in the financial services; and
- ⇒ provide a forum for sharing of experiences and strategies for achieving sustainable development goals, financial inclusion & rural transformation.

The workshop foresees an interactive and participatory approach for effective sharing of experiences. Eminent Resource Persons/Experts from various Institutions in Bangladesh would be delivering lectures on the following main issues:

- ◇ Key Note Paper on Achieving SDGs for Rural Transformation through Financial Inclusion;
- ◇ Challenges of Rural Transformation and the IFAD Strategic Framework for Rural Transformation;
- ◇ Paradigm Shift in the Concept of Financial Inclusion for Economic Growth;
- ◇ Measuring Financial Inclusion;
- ◇ The Future Challenges of Financial Inclusion and Rural Women;
- ◇ Stakeholder Analysis for Need-based Financial Inclusion of Rural Poor; and
- ◇ SDGs, Financial Inclusion and Rural Transformation: Experiences from AARDO Member Countries.

This workshop will provide an opportunity for policy makers, planners and implementers to deliberate and formulate actionable strategies and plans to overcome challenges of financial inclusion and rural transformation.

(An autonomous inter-governmental organization established in 1962)

2, State Guest Houses Complex, Chanakyapuri, New Delhi 110 021, INDIA
Phones: (91-11) 24100475/26115936/26877783/26877784; Fax : 26115937
E-mail : aardohq@aardo.org; Website : <http://www.aardo.org>

I have the pleasure to request to kindly arrange to nominate **two (02) most relevant officers/experts, in order of preference (one principal and one alternate)**, for the training workshop. As the programme is specialized and technical, AARDO will accept only nomination(s) of candidates who are relevant to the subject of the programme, based on their qualification and experience. Therefore, prospective nominee(s) must satisfy the following:

Essential Qualifications:

- Bachelor Degree or its equivalent, with a considerable working experience in planning and executing the programmes related to subject of the workshop.
- Must be subject specialist or related to the subject.
- Proficiency in spoken and written English language, as the medium of conducting the programme is English only.
- Must be below the age of 55 (fifty-five) years and no participation in AARDO's offline programme over the last two years.
- Must be in good health to undergo the programme.

Honorable Minister will appreciate that this fellowship has expenditure inclusions and exclusions as highlighted in the following table:

S. No	Included (Borne by AARDO and Partner Institution)	Excluded (To Be Borne by Nominating Government/ Institution or Candidate)
1	Programme Fee, Board & Lodging	Pre-Programme Expenses: Passport, Visa Fee, Vaccination, Airport Taxes etc.
2	Return Air Ticket by Economy Class (from Capital City)	Travel and Health Insurance Premium
3	Literature/Course Materials	Telephone Calls, Laundry
4	Study Visits during the Programme	Medical Expenses
5	Local Travel (Airport transfers)	Extra Baggage Allowances (Above that provided by the Airline)
6	Daily Token Allowance (Subsistence)	Post Programme Expenses: any other expense after the event

The esteemed Government may wish to provide some allowances to its selected candidate, especially to meet the expenses which are excluded under this fellowship. **All participants would have to carry a valid travel health insurance cover.**

It is requested that the particulars, along with the scanned copy of the relevant pages of valid passport of the prospective nominee(s), may kindly be arranged to be forwarded to AARDO Secretariat through email: researchdivision_aardo2013@aardo.org, latest by **22 October 2025**. The online application form is available on AARDO's website with the link: <http://aardo.org/aardot.php>. The participant would be required to prepare a country paper on the subject based on his/her experiences to be presented in the workshop. A brief background brochure of the training workshop is attached, herewith.

Honorable Minister will appreciate that preference will be given to the member countries which are regularly paying their membership contribution to AARDO.

Kindly accept, the renewed assurances of my highest consideration.

Sincerely,



Rami Qtaishat
Assistant Secretary General, AARDO

Copy to:

The Permanent Secretary
Ministry of Agriculture, Water Resources, Sanitation and Food Security
Government of Burkina Faso
03 P O Box 7010, Ouagadougou 03
BURKINA FASO

H.E. the Ambassador Extraordinary and Plenipotentiary
of Burkina Faso to India
F-2/4, Vasant Vihar
New Delhi - 110 057, India