



**National Conference on SHG Federations &
Best SHG Federation Awards Ceremony
10th – 11th October 2023
Dr. MCR HRDI, Jubilee Hills, Hyderabad**

Proceedings Awards Ceremony



**APMAS- Hyderabad- 2023
HIG 11 & 12, near Dream Valley, Tanasha Nagar, Manikonda Jagir,
Hyderabad, Telangana 500089**

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Day-1 Proceedings

Introduction

Self-Help Group (SHG) movements have emerged as powerful instruments for empowering women in India. As on 31 March 2023, 16.2 crore households are mobilised into 1.34 crore SHGs and in turn these SHGs formed into 5.10 lakh SHG federations. SHGs and their federations have significantly contributed to financial inclusion, livelihood enhancement, and social-economic empowerment. The impact of SHGs and SHG federations has been remarkable, however, there is a need for acknowledge their achievements, exchange best practices, establish standards, and address the challenges they face to ensure their sustained growth. In this connection, in 2021, APMAS and ENABLE network, with the support of NABARD, introduced the “National Awards for the Best Performing SHG Federations” to recognize and honor the outstanding efforts of these federations in India. A series of national-level conferences on SHG federations were organized independently by APMAS, with support from NABARD and DGRV Germany, in November 2021 and December 2022.

APMAS, in line with its commitment to fostering the growth and sustainability of the SHG movement, organized a two-day national conference on SHG Federations and Best Performing SHG Federation Awards Ceremony during 10th – 11th October 2023 in collaboration with Enable network, DGRV - Germany, PRADAN, FWFB and SBI. The conference brought together approximately 200 participants representing 19 states. This diverse group included over 75 representatives from Self-Help Group (SHG) federations, with the remaining attendees comprising individuals from Non-Governmental Organizations (NGOs), 7 State Rural Livelihood Missions (SRLMs), National Rural Livelihood Mission (NRLM), Banks, NABARD, and Academic Institutions. The gathering provided a comprehensive representation of stakeholders from various sectors and regions.

The event is aimed to facilitate knowledge exchange, promote best practices, address challenges, and chart a course towards the long-term sustainability and empowerment of the SHG federations. The specific objectives of the conference are given below:

Objectives:

1. Celebrate the achievements of SHG federations across India
2. Share innovative approaches, best practices, and lessons learned in developing SHG federations as Autonomous, Independent & Sustainable Collective Enterprises
3. Reimagining Design of SHG federations and policy recommendations to develop SHG federations as member-managed, autonomous, multi-service organizations

Inaugural Session: Beyond 3-Decades of SHG Movement in India - Achievements of SHGs and SHG Federations

Even Inauguration

The National Conference on SHG Federations and the Best SHG Federation Awards Ceremony commenced with participants from various states presenting songs that highlighted the importance of the SHG movement and addressed social issues. States like Maharashtra, Andhra Pradesh, and Rajasthan showcased unique songs and dances, including performances like Rajasthan's "Jagore Joge" and Meghalaya's "Khasi Hui" song. The Chattisgarh State song, "Jai Ho Chatidi,". It was mentioned that the conference started in the year 2021 and followed by subsequent editions in 2022, now it is third celebration in 2023. This celebration is likened to a "Vijaya Yatra," symbolizing a collective impact of the SHG movement in India.

The Ceremony witnessed traditional lighting of the lamp by the SHG women and dignitaries. This was followed by the Maharashtra State prayer song, "Maha Prerana."

Welcome Address

The inaugural session of the National Conference on SHG Federations and the Best SHG Federation Awards Ceremony commenced with an address. In the year 2021, APMAS started with visionary framework for Self-Help Groups (SHGs) and introduced the SHG Federation Awards. Notably, SHGs facilitated transactions amounting to 3.5 lakh crores in livelihood, contributing significantly to improvements in health, education, and nutrition. The critical role played by SHGs in COVID-19 relief operations underscored their societal impact. The overarching vision from 2021 to 2030 encompasses the creation of wealth and the establishment of a gender-just society. A key highlight is the ownership, utilization, and management of these SHGs. While SHGs are interconnected with NRLM and URLM, there is a contemplation on whether SHGs autonomously decide on all matters, demonstrating self-management and self-control.



The program unfolds with structured planner and parallel sessions featuring different states. These sessions will engage in discussions and debates, aiming to formulate future recommendations, roadmaps, and a strategic way forward. The collective effort of these deliberations will be presented in two days and concluded second evening on 11th October, 2023.

The welcome address during the ceremony set the tone, emphasizing the collaborative spirit and significant achievements of the SHG movement throughout its evolution. The dynamic and comprehensive discussions throughout the conference will contribute to shaping the future

trajectory of SHG Federations, fostering a collaborative and progressive environment for sustainable development of the SHG movement.

Context setting

The collective energy infused with songs exemplifies the vibrant spirit of the SHG celebration movement, positioning it as one of the largest community based groups globally. The conference serves as a platform for SHG and VO leadership to convene and celebrate their achievements of the three decades.



The context traced the evolution of informal credit from relatives, sahuikars, and money lenders to its current form within SHGs led by women. Addressing gender justice, it is acknowledged that despite SHGs being led by women, automatic parity is elusive due to societal embeddedness in gender norms. It is emphasized that transformative impact of SHG loans, fostering ownership among women and enabling control over assets.

Furthermore, the multifaceted activities of SHGs and federations, emphasizing the need for organizational strengthening are highlighted. The participants should not lose focus on the pivotal role of SHGs and leadership in the broader context. Financial sustainability emerged as a critical factor, and the importance of leadership in managing organizations inclusively and in a participatory way are discussed.

The global significance of the SHG movement is emphasized. The conference stands as a testament to the achievements and progress of SHGs, offering profound insights into the challenges and triumphs in SHG development and its implications for poverty alleviation. The scheduled sessions in the conference provide a platform for extensive debates and discussions, urging all participants to actively contribute by sharing their experiences and achievements.

Presidential address

SBI's active participation in the celebration is noteworthy, given its pivotal role in funding SHGs and federations. APMAS, affiliated with SBI, focuses on capacity building and financial linkage within the SHG framework and is deeply engaged in policy-making. With a strategic presence in governmental meetings, APMAS specifically emphasizes community development through SHGs.

The global significance of SHGs is highlighted, they are the largest community-based organization worldwide, with a size of 14 crore SHGs women, 2 crore groups, and 25000 PFOs. She pointed out the support extended by the Supreme Court in fostering cooperation. Drawing parallels with Germany's Cooperative movement that originated in the 1800s, the strength of the SHG movement following a visit and interaction in Germany. Women who connects in the family, community, and national boundaries, resonating with tremendous energy.



Looking towards the future, the Vision of 2030 is presented, envisioning the creation of wealth intertwined with gender justice, recognizing women as a robust foundation for societal strength.

Certain weaknesses within the movement are spotted, identifying the imperative to develop a robust Management Information System (MIS), system rating and grading, and establishing a dedicated rating agency for SHGs and Farmer Producer Organizations (FPOs). The efforts of APMAS in providing training, marketing support, and audit services are acknowledged and the need for improvement in these areas are discussed. It is hoped that the discussions would yield collective benefits and further elevate the SHG movement's impact.

Book Launch

Highlighting the extensive reach, it is mentioned that the connection of 16 crore women, making it the largest community organization program.



The FWWB was instrumental in providing guarantees to banks for facilitating loans, resulting in the generation of a substantial 2 lakh crores for livelihood activities. The session included a book launch, "From Car Shed to Corners and Beyond," authored by Mr. S. Raman, Whole

Time Member at SEBI, Mumbai. A distinguished professional with a rich background, Mr. Raman shared his journey from living in a car shed to achieving the highest levels in the financial sector. Despite facing challenges and growing up in less fortunate circumstances, Mr. Raman's story emphasized the transformative power of determination and hard work.

Votes of the thanks for the Inaugural Session

The presence of dignitaries, and recognizing the untiring leadership of CS Reddy are acknowledged. The session concluded on a positive note, acknowledging the transformative power of determination and the crucial role played by women in inspiring and shaping lives.

Outcomes	Policy Recommendations	Further Discussion/Way Forward
<ul style="list-style-type: none"> -Achievements and recognition of SHGs' substantial contribution to livelihood, health, education, and nutrition, totaling 3.5 lakh crores in transactions. -Recognition of SHGs as the largest community-based organization globally. -Acknowledgment of SHGs' role in COVID-19 relief operations -Vision for 2030: Creation of wealth, gender-just society, and autonomy of SHGs in decision-making. -Vision for 2030: Creation of wealth intertwined with gender justice. -Recognition of challenges in promoting SHGs and SHG federations, along with ac- 	<ul style="list-style-type: none"> -Strengthen organizational aspects of SHGs and federations, promoting autonomous decision-making. -Emphasize financial sustainability, inclusive leadership, and participatory management. -Develop a national and web-based database, along with a robust MIS, system rating, and grading for effective monitoring. -Establish a dedicated rating agency for SHGs and FPOs. -Strengthen efforts in training, marketing support, audit services, technical skills, proper fund utilization, and effective funding management. -Emphasize self-management and community decision-making, considering the establishment of Gender Resource Centres to address gender issues. 	<ul style="list-style-type: none"> -Discuss achievements and challenges in SHG and SHG federations development, formulate future recommendations, and roadmaps. -Strengthen collaboration between financial institutions and SHGs, addressing weaknesses to fortify the SHG movement. -Address issues like domestic violence and abuse through Gender Resource Centres (GRCs) while focusing on the social, economic, and political empowerment of women.

knowledgment of weaknesses and the need for improvement in areas like MIS and training.		
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Plenary 1: Successful Women-led Multi-Service Collectives – Voices of Women

The proceedings session of Plenary-1 delved into the experiences of ten SHG Federations, each represented by a member who shared insights into their specialization, achievements and experiences.

1. Ghoomer - Rajasthan

Highlighted the success of their federation in promoting the cultivation of Pali crop among the tribal community. The federation started in 2015 with 5 lakh, with enterprises activities of custard apple, it has grown to 80 lakh in 2023, providing livelihoods for 2000 women and wanted to achieve 1 crore in the year 2024.

2. Pradan Promoted - CLF Jharkhand

Their federation was registered in 2021, initially starting with 200 women and now involving 3000 women farmers are part of the CLF. The federation focuses on cultivation, watermelon farming, and gender justice, empowering women economically and socially.

3. Sri Padwati Mahila Abhyudaya Sangam - Tirupathi

The journey of the federation since its inception in 1989, with a current turnover of 40 crores and 6000 members is shared. The federation supports housing loans, scholarships, and various enterprises, emphasizing unity and trustworthiness among members.

4. Kudumbasree - Kerala - Kasargoad

With 393 SHGs and 5971 members, Kudumbasree operates at the Gram Panchayat level, promoting micro-enterprises across various sectors. Enterprise activities include bakery, pickle units, nutrition centers, and support for those who lost jobs abroad.

5. MP, - Sudha Bagel

They have a transformative impact on 9000 families, turning many women into lakhpati entrepreneurs. The federation supports women in owning land, becoming Sarpanchs, and participating in SHG celebrations at a national level.

6. Rina Sinaha – Tripura

The federation registered in 2015 with 20 members, Smt Rina Sinaha highlighted the challenges of operating in hill areas, focusing on candle making, jute bag activities, and leaf plates.

7. Seema Choudhari – Nitya Sang, West Bengal

They shared ongoing activities such as tailoring and cluster-level livelihood training, with a notable turnover of 20 lakhs of the Nitya Sang federation.

8. Vrushali Dhinkar, Kayapalak CMRC, MH

Their federation formed in 2021, they highlighted successful savings, cultivation of vegetables, and profitable business plans, contributing to the empowerment of women.

9. Jahara Khatun – BRLP

They shared their challenges how they overcome resistance to attending meetings to achieve success in toilet construction, health initiatives, and livelihood promotion.

10. Anju Borah – CLF- Assam

The federation formed in 2017, the challenges in getting loans and building self-confidence, ultimately achieving success in enterprises like jam and jelly making are discussed.

Reflection from Audience

Vizianagaram - Gantyada Federation shared achievements, emphasizing financial stability and plans to open a petrol bank. They have raised concern about state control over federations and emphasized the need for self-management and community decision-making.



Reflections from MP and Jharkhand highlighted the role of SHGs in socially, economically, and politically empowering women. There was emphasizes Gender Resource Centres and the transformation of CLFs into GRCs were discussed to further empower women and address issues like domestic violence and abuse.

Outcomes of the discussions

Outcomes	Policy Recommendations	Further Discussion/Way Forward
-Insights into the experiences of ten notable SHG Federations representing different regions. And showcase of diverse achievements and	-Emphasize gender justice, economic empowerment, and socially impactful activities. -Overcoming state control over federations and promote self-management.	- Explore collaborative initiatives between different federations and organizations. -Address challenges faced by federations and learn from successful models and

<p>specializations of these federations.</p> <p>-Raised concerned about state control over SHGs and federations by government and the need for self-management and community decision-making was highlighted</p> <p>-There is discussion on empowering role of SHGs and discussions on Gender Resource Centres (GRCs).</p>	<p>-Focus on the role of Gender Justice and Gender Resource Centres (GRCs) in empowering women and addressing issues like domestic violence and abuse.</p>	<p>innovative initiatives within SHGs.</p> <p>-Further explore the role of Gender Resource Centres (GRCs) and strategies for transforming Community Learning Forums (CLFs) into GRCs.</p>
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During the second half of day-1, participants were categorized into three groups, taking into account the number of attendees from the South region and other states. Due to a higher number of Hindi-speaking participants, they were split into two groups, while the representatives from the South region formed a separate group. Each of these three groups engaged in two parallel sessions. The sessions covered various topics, each facilitated by a moderator and featured presenters. The topics for parallel sessions, moderators, presenters and outcome of each session is as follows:

Parallel Session 1: SHG Federations as strong incubators of women-owned enterprises and facilitating young women's skilling and employability by reducing gender barriers

Language: Telugu
States: AP, Telangana, Karnataka, Tamilnadu & Kerala



Moderators

- **Mr. P. Mohanaiah**, APMAS Board member
- **Prof. Shambu Prasad**, IRMA & APMAS Board member

Panelists

- Agenda setting for the Session : Women from two SHG Federations
- **Mr. Surendran TT**, DMC, Kudumbashree
- **Ms. Moumita Das Chakrabarti**, Lead, Non-farm, West Bengal
- **Mr. Konda Radha Krishna**, COO, HIH

Outcomes	Policy Recommendations	Further Discussion/Way Forward
<ul style="list-style-type: none"> - Emphasis on self-maintenance of SHG federations by group members, reducing dependence on external support. - Encouragement for groups to move beyond external loans and increase reliance on group savings. - Recognition of significant potential for innovations within the sector -Growth in the confidence of groups over time. - Observation of husbands supporting women for empowerment. 	<ul style="list-style-type: none"> - Formulate policies to promote self-sufficiency and independence of SHG federations, providing guidance on effective management. - Incentivize groups to prioritize group savings over external loans through financial support or recognition. - Create a supportive environment for innovative initiatives within SHG federations, possibly through grants or awards. - Develop programs that encourage and recognize male support for women's empowerment within SHGs -Explore avenues for integrating group savings into broader economic initiatives. 	<ul style="list-style-type: none"> - Continued discussions on strategies for self-maintenance and independence of SHG federations. - Share success stories and best practices related to innovative initiatives within the sector. - Explore the dynamics of spousal support in women's empowerment and discuss ways to enhance it further -Consider the role of group savings in funding entrepreneurial ventures and economic activities. - Discuss ways to strengthen the link between SHG federations and political participation for women.

Language: Hindi – 1

States: Rajasthan, Maharashtra, Tripura, Chhattisgarh, Manipur Gujarat & West Bengal



Moderators:

- **Mr. Jiji Mammen**, Executive Director, Sa-dhan
- **Ms. Shruthi Surendran**, Program Manager, EDII

Panelists

- Agenda setting for the Session : Women from two SHG Federations
- **Mr. V Prasada Rao**, MD, NULM
- **Mr. Nanchariah**, MD, Stree Nidhi
- **Mr. Alka Uma Mahesh**, Deputy CEO, ORMAS

Outcomes	Policy Recommendations	Further Discussion/Way Forward
<p>- Successful showcase of SHGs as incubators of women-owned enterprises and contributors to young women's skilling and employability</p> <p>-Recognition of the importance of agri and allied activities in SHGs, with a focus on non-farm related activities.</p> <p>-Insights into the experiences and successes of SHGs in various sectors like diary, poultry, ductary, goatary, and non-farm products.</p> <p>- Identified scope for business in SHGs with available facilitation from various players.</p>	<p>- Encourage and promote SHGs to explore diverse sectors beyond traditional agri activities.</p> <p>-Policy support for non-collateral loans to women SHGs, recognizing their trustworthiness in repayment.</p> <p>-Emphasize the role of CLFs in accessing grants, loans, and schemes for socio-economic empowerment.</p> <p>-Promote thematic training on production, packaging, and branding to enhance sustainability and profitability of SHGs.</p> <p>-Encourage SHGs to capitalize on their unique products and explore obtaining GI tags.</p>	<p>- Continued dialogue on the potential of SHGs in various sectors and the need for diversified economic activities.</p> <p>-Exploration of mechanisms to further strengthen the financial discipline of SHGs.</p> <p>-Discussion on how to enhance literacy and capacity-building programs for SHGs to improve market inclusion and profitability.</p> <p>-Explore partnerships with different platforms and outlets for marketing non-farm related produce.</p> <p>Continued exploration of strategies for marketing</p>

<p>-Recognition of the importance of unique products with potential demand, preferably with Geographical Indication (GI) tags.</p> <p>-Acknowledgment of the challenges in marketing, especially for illiterate artisans.</p>	<p>-Facilitate marketing exploration before entering into a business, with a focus on network building with different platforms and outlets.</p> <p>-Advocate for literacy and capacity-building programs for SHGs to enhance market inclusion and profit.</p>	<p>unique products from SHGs.</p> <p>-Address challenges faced by illiterate artisans, potentially through partnerships with organizations providing literacy support.</p> <p>-Collaboration with platforms like Amazon, Flipkart, TRIFET, and others to enhance market reach for SHGs.</p> <p>-Regular assessment and refinement of strategies to achieve financial targets and setting of goal and vision of the federation</p>
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Language: Hindi – 2

States: MP, Bihar, Jharkhand, Odisha, , Delhi, Meghalaya & Assam



Moderators:

- **Mr. A. Sarath Chandra, IAS MD, SULM, Mizoram**
- **Ms. Meera Shanoy, Youth for Jobs**

Panelists

- Agenda setting for the Session: Women from two SHG Federations
- **Mr. Jagat Barik, Team Coordinator, PRADAN**
- **Ms. Padma, SMC, MEPMA-TS**
- **Mr. Kiran, Executive Director, Vikasa**

Outcomes	Policy Recommendations	Further Discussion/Way Forward
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<ul style="list-style-type: none"> - Sharing of experiences and achievements by SHG members from different states. - Insights into the success stories and challenges faced by various SHG Federations. 	<ul style="list-style-type: none"> - Strengthening micro-finance and enterprise for the future of SHGs. - Emphasis on market intelligence and complete information for managing risks and challenges. - Acknowledging the need for continuous learning and adaptation for SHG advancement. 	<ul style="list-style-type: none"> - Continued sharing of success stories and challenges. - Exploration of new avenues for SHG advancement. - Collaborative efforts in addressing common challenges.
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Parallel Session 2: – SHG Federations as sustainable platforms to improved Nutrition, Health & WASH among vulnerable groups

<p>Language: Telugu States: AP, Telangana, Karnataka, Tamilnadu & Kerala</p>		
<p>Moderators</p> <ul style="list-style-type: none"> • Mr. Ramesh Babu, Sr. Consultant, Poshan Abhiyan • Dr. Kamalaja, Senior Scientist (FN), AICRP <p>Panelists</p> <ul style="list-style-type: none"> • Agenda setting for the Session : Women from two SHG Federations • Ms. Savitaben, SEWA • Mr Mujtaba Hasan Askari (Health), Managing Trustee & President, Helping Hands Foundation • Ms. Soumya, PM, BRLPS 		
Outcomes	Policy Recommendations	Further Discussion/Way Forward
<ul style="list-style-type: none"> - Identification of malnutrition and anemia in considerable numbers of children and adolescent girls - Emphasis on the need for SHG and SHG Federation members to focus on Health, Nutrition, and WASH, regularly discussing these topics in their group meetings -Neglect of diet diversity in many families. 	<ul style="list-style-type: none"> - Develop and implement campaigns focused on nutrition and health, targeting SHG and SHG Federation members -Formulate policies to prevent non-communicable diseases among rural communities, leveraging the reach of SHG and SHG federations - Recognize and utilize SHG and SHG federations as effective platforms for promoting key nutritional 	<ul style="list-style-type: none"> - Continued discussions on strategies for addressing malnutrition and anemia among children and adolescent girls - Explore effective ways to implement campaigns on nutrition and health within SHG communities- - Discuss the role of SHG and SHG federations in preventing non-

	behaviors among members and their families - Integrate health, nutrition, and WASH discussions into regular group meetings and activities.	communicable diseases and promoting overall health - Share success stories of SHG initiatives related to nutrition, health, and WASH - Explore possibilities for collaborations with health organizations and agencies to enhance the impact of SHG initiatives in the health sector.
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Language: Hindi – 1

States: Rajasthan, Maharashtra, Tripura, Chhattisgarh, Manipur Gujarat & West Bengal

Moderators

- **Dr. Lakshmaiah**, Sr. Scientist, NIN
- **Ms. Lakshmi Durga**, Consultant, World bank

Panelists

- Agenda setting for the Session: Women from two SHG Federations
- **Mr. Byjesh (WASH)**, Sr. Program coordinator, Water Aid India
- **Ms. Chandrikaben**, SEWA
- **Mr. Joy Bhowmik**, PM, SISD, ASRLM

Outcomes	Policy Recommendations	Further Discussion/Way Forward
<ul style="list-style-type: none"> - Identification of SHG federations as sustainable platforms for improving Nutrition, Health, and WASH among vulnerable groups. - Recognition of the direct link between WASH and nutrition, emphasizing the importance of safe drinking water, sanitation, and hygiene. - Successful implementation of WASH projects in remote villages through the 	<ul style="list-style-type: none"> - Formulate policies to strengthen the role of SHG federations in implementing WASH, nutrition, and health projects, leveraging their trust and reach in communities. - Government support in providing funds to SHGs for the operation and maintenance of constructed amenities to ensure sustainability. - Encourage crop diversification through agricultural policies that promote the cultivation of 	<ul style="list-style-type: none"> - Continued discussions on the role of SHG federations in sustaining WASH, nutrition, and health initiatives. - Explore opportunities for collaborative efforts between SHG federations and government agencies to enhance the impact of programs. - Address challenges related to the operation and maintenance of amenities, ensuring the

<p>SHG platform, with examples from AP.</p> <ul style="list-style-type: none"> - SEWA's family-centered approach addressing health issues through awareness programs and nutritional training. - VIKASA Andhra Pradesh promoting millet consumption for improved nutrition and soil fertility. - Women participants stressing the importance of women's health, organic kitchen gardens, and the positive impact of government programs on WASH practices. 	<p>nutrient-rich crops like millets and pulses.</p> <ul style="list-style-type: none"> - Develop monitoring and evaluation mechanisms involving SHG federations to track the impact of WASH, nutrition, and health interventions. - Promote awareness programs on health, nutrition, and organic farming, with a focus on women's well-being. 	<p>long-term success of WASH projects.</p> <ul style="list-style-type: none"> - Further discussions on the promotion of organic farming and crop diversification for improved nutrition and income. - Emphasize the service-oriented nature of SHGs, encouraging a community-centric approach without expecting returns.
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Language: Hindi – 2
States: MP, Bihar, Jharkhand, Odisha, , Delhi, Meghalaya & Assam

Moderators

- **Mr. Gyan Prakash** (WASH), Portfolio lead, financial institution partnership, South Asia, Water.org
- **Dr. Sujatha (H&N)**, SMC, MEPMA-Telangana

Panelists

- Agenda setting for the Session: Women from two SHG Federations
- **Ms. Seema Kumar**, C4D specialist, UNICEF
- **Mr. Amit**, Management team member, Ekjut, Patna
- **Mr. Kiran**, Executive Director, Vikasa

Outcomes	Policy Recommendations	Further Discussion/Way Forward
<ul style="list-style-type: none"> - Sharing of experiences from different SHG members regarding health, nutrition, and WASH. Insights into the challenges faced and initiatives taken to address them. 	<ul style="list-style-type: none"> - Introduction of a color-coded health indicator system. - Emphasis on internal lending by SHGs as an income enabler for health, nutrition, and clean water. - Highlighting the role of SHG loans in income generation and overall well-being. 	<ul style="list-style-type: none"> - Exploration of the implementation of the proposed health indicator system. - Continued focus on SHG loans as tools for income generation and well-being. - Collaborative efforts in addressing health, nutrition, and WASH challenges.

Day-2 Proceedings

Day 2 National Conference proceedings commenced with energizing SHG songs, followed by expressions of gratitude from representatives of various federations towards APMAS for organizing the event. The participants shared feedback and learnings from Day 1, emphasizing the valuable opportunity the event provided to understand the SHG movement in the country. The significance of celebrating three decades of the SHG movement is highlighted.

The sharing of experiences and insights during the event aims to propel socio-economic development, foster self-sustainable institutions, and exemplify unity in diversity. The forum explores strengthening SHGs in areas such as health and nutrition, agricultural-based ecosystems, and the journey toward self-reliance. While SHGs make progress, there remain challenges that need addressing, and the forum serves as a platform for discussing solutions.

Day-1 Recap:

Moderators shared the outcomes of Day 1, which focused on discussions related to health, financial literacy and discipline, livelihoods, and WASH. The sustainability of SHGs was highlighted as dependent on their diverse portfolio, and the maturity of the SHG structure was acknowledged.



Major discussions revolved around how the SHG movement facilitated the growth of women-led enterprises. External loans, credit linkages, marketing challenges of SHG products, and livelihoods were significant parts of the discussions. The challenges faced in the initial phase of development are discussed in detail. SEWA has since evolved, creating enterprise groups, providing capacity building support, and addressing employment, education, and health needs. The organization spans multiple states, with thousands of women involved in various sectors, ensuring ownership and profitability.

It is discussed how the SHG women narrated their stories of economic development, gender justice, and sustainability. The discussion also emphasized innovation and excellence in

federations and states, highlighting self-management, gender justice, and the need for Gender Resource Centers. The promotion of self-sustainability, transformation of enterprises, addressing market challenges, credit, and diversifying SHG activities were discussed.

Recapped the previous day sessions' discussion on nutrition. Collaboration with organizations, maintaining health infrastructure, and the significance of organic food for nutrition were highlighted. The interconnection between health, income, and the diversity of crops for both soil and human health was underscored.



Plenary 2: Reimagining Design of SHG Federations: Promoting Women Enterprises, Agriculture Value Chain Development & FPOs

Agenda Setting of the Plenary:

During Plenary 2 on "Reimagining Design of SHG Federations: Promoting Women Enterprises, Agriculture Value Chain Development & FPOs," SHG federation members from groups supported by Srijan and SERP shared insights into their diverse entrepreneurial ventures, including goat farming, agriculture-related activities, papad production, and mask preparation during the Covid pandemic. The Sangam Mahila Mandal engaged in producing papads, vegetables, and goatry, incorporating value addition by creating pickles (tamarind, mango, etc.), tea powder, and coffee powder, which are then sold in villages.

The plenary aimed to reflect on the significant strides made in improving livelihoods through SHG federations, particularly in farm and non-farm producer groups. There was an emphasis on reimagining the role of federations due to a perceived lack of proper anchoring, advocating for more active engagement in livelihood activities. The discussion also delved into reimagining the role of Farmer Producer Organizations (FPOs), highlighting the concept's lack of universal recognition. Participants were prompted to consider the coexistence of FPOs and CLFs, exploring potential obstacles to their collaboration and convergences. Challenges such as limited FPO numbers and challenges to include subsistent level farmers in FPOs were addressed. The discussion also touched on the global gender gap, stressing the importance of women's development and acknowledging the social capital achieved through women's participation. However, it was underscored that the current efforts, including those by NRLM, are not sufficient for ensuring economic sustainability through the SHG movement. The session

encouraged a forward-thinking approach, urging both FPOs and SHG Federations to formulate vision and envision larger objectives and revenue generation for sustainable development.



The need to guide SHG or CLF leaders toward non-farm activities in addition to their farm-related pursuits is discussed. The active role of women members is reflected in the Atma Nirbhar Bharat program, particularly in focusing on production. The importance of providing the right guidance and support to ensure the sustainability of these initiatives by connecting them to markets is discussed. The optimal utilization of resources and the promotion of organic or natural farming through Farmer Producer Organizations (FPOs) are highlighted in the session.

Drawing from the experience working with women in Madhya Pradesh villages, the concept of "lakh pati didi," where women run businesses is discussed. The current higher consumption patterns, indicating the potential for increased income through agriculture and climate-resilient crops is noted. The session encouraged exploration into how land resources could be effectively utilized, urging an understanding of the potential inherent in accessible resources. Furthermore, the pivotal role that SHGs can play, suggesting diversification by selling products such as cow dung, flowers, sand, and anything else that has revenue-generating potential, advocating for a well-managed approach to these initiatives is emphasized.

There is a discussion happened on the diverse directions in which Self-Help Groups (SHGs), Cluster level Federation (CLFs), and Farmer Producer Organizations (FPOs) are operating. It is mentioned that the establishment of financial linkages would extend the outreach of members and enhance the efficiency of benefits. It is proposed that CLFs could function as incubation centers for FPOs, providing a conducive environment for their growth. In contemporary times, CLFs have the opportunity to venture into machinery, presenting possibilities for processing and value addition. The commodities produced by FPOs could undergo value addition within CLFs, thereby contributing to the overall value chain. There are ongoing efforts in job creation and skill development within CLFs, highlighting their role in facilitating these initiatives.

The governance structure of Farmer Producer Organizations (FPOs), emphasizing that it lacks the structured three-tier model seen in Self-Help Group (SHG) systems are addressed, the primary responsibility of FPOs lies in aggregation. It is suggested that the SHG federations

could play a vital role in providing financing support to FPO members. In order to formalize the financial relationship between CLFs and FPOs, it is proposed to structure it to make various financial products, including loans, more effective for the members. FPOs should function as commercial enterprises, distinct from social enterprises, with a primary focus on profitability. The groundwork is required for FPO promotion and the need for integration with promoted SHGs and their federations. While recognizing the existing governance in FPOs, it may not be as intense as that of federations, and it is suggested that CLFs could extend their support to the diverse tasks handled by FPOs.

It is underscored that there is a considerable effort required to bring a transition from zero to one, emphasizing the iterative nature of the process from 1 to n. The imperative for coexistence between women in Self-Help Groups (SHGs) and Farmer Producer Organizations (FPOs). Whether through federated structures, financing, or incubation of FPOs, this acceptance needs to emanate from CLFs. Looking into the inclusive capabilities of both CLFs and FPOs, each with distinct functions, merging them could create a threshold for enhanced impact. A continuum is proposed, with CLFs focusing on planning and enabling, and FPOs taking charge of execution, operation, innovation, and disruption. Clarity in responsibilities and roles must be prioritized, and a shared architecture should be developed for the establishment of supply chains and value chains. It is envisioned that the potential for physical structural changes when mature FPOs cross-pollinate with federations. To navigate technicalities, supply and value chains, private partnerships, market linkages, and convergence, it is advocated for a strategic extended arm in the form of expertise and support.

The abundance of success stories emanating from communities are associated with Self-Help Groups (SHGs). Emphasizing institutional strengthening, he highlights the indispensable need for professionals, experts, and seasoned practitioners in this endeavor. The growth-related risks within businesses warrant thorough exploration, necessitating the establishment of robust risk management systems. Fundamental to this process are the implementation of proper systems and procedures, coupled with the formalization of businesses. The convergence of Farmer Producer Organizations (FPOs) with federations is envisioned, with federations assuming the role of market facilitators supported by FPOs, which can specialize in procurement and aggregation. Acknowledging the arduous journey from zero to one, from one to ten, it requires substantial patience and concerted effort. Federations, according, can benefit from collaborations with professionally trained graduates from esteemed institutions like IIM, IIT, IRMA, etc., providing essential technical support. The critical importance of market studies, robust risk management, systematic processes, formalizing business activities, utilizing digital marketing, and ensuring information dissemination among members is important. Federations are market-oriented organizations, with FPOs focused on supplying produce, presenting a scalable model for success.

Outcomes	Policy Recommendations	Further Discussion/Way Forward
- Emphasis on guiding the SHG and CLFs towards farm and non-farm	- Provide guidance and support for	- Diversify by selling various products with revenue-generating potential.

<p>enterprise activities and diversifying various services.</p> <ul style="list-style-type: none"> - CLFs develop as incubation centers for FPOs. - FPOs lacks three-tier governance structure model similar to that of SHGs - Proposal for a continuum with clear roles for CLFs and FPOs. - Vision of convergence of FPOs with federations and federations can work as market facilitators. 	<p>sustainability through market connections.</p> <ul style="list-style-type: none"> - Position of CLFs as incubation centers for FPOs. - Structure financial relationships between CLFs and FPOs for effectiveness - FPOs should function as commercial enterprises. - Develop a shared architecture for supply chains and value chains. - Engage professionally trained graduates for technical support. 	<ul style="list-style-type: none"> - Venture into machinery for processing and value addition. - Address ongoing efforts in job creation and skill development within CLFs. - FPOs to operate as commercial enterprises with a focus on profitability. - Explore integration with SHGs and their federations. - Convergence with CLFs and FPOs for enhanced impact. - Establish shared architecture for supply and value chains. - Navigate technicalities, private partnerships, and market linkages. - Federations as market-oriented organizations with FPOs focusing on supplying produce -Engage professionals for technical support. - Implement robust risk management systems. -Explore collaboration for market studies.
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Plenary 3: SHG Federations as enabling institutions for Improved Financial Services to Members and Financial Sustainability

Context Setting

Plenary 3, focusing on "SHG Federations as Enabling Institutions for Improved Financial Services to Members and Financial Sustainability". To ensure the sustained growth of SHG federations, there is a need for innovation and capability, supported by professionals. The conference not only aimed to share experiences but also to prompt contemplation on future actions.



In response to the needs of their members, SEWA initiated its own bank, starting with savings and member education. Currently, SEWA bank have turnover of Rs. 700 Crore, serving 5000 SHGs. The organization stands as an inspirational model for SHGs across India. Addressing the difficulties in securing loans in the 80s, SEWA established cooperative banks, engaging six lakh women today. Initiatives such as small savings, insurance, housing, financial literacy, enterprise promotion, digital marketing, and skill development have contributed to the empowerment of women. Approximately one-third of women are involved in business, providing employment to 5000 women.

The CMRC organizational structure and engaged in diverse activities. Registered under the Society Act, MAVIM has established itself as a self-sustainable model, thereby eliminating concerns of dependency on government and its sustainability.

Currently, MAVIM is shifting its focus towards asset creation. Notably, the organization does not burden the government. Sahiyogini loan program, has impressive 99% repayment record. Dr. Indu Jakhar emphasized that CMRCs can function akin to Farmer Producer Organizations (FPOs), operating tools shops and agricultural centers.



Highlighting the importance of socio-economic development and the promotion of livelihoods to enhance enterprise, the role of SHGs is discussed. This, in turn, contributes to the empowerment of women. MAVIM has strategically aligned itself with banks through Memorandums of Understanding (MoUs). They facilitate collateral-free loans, crucial for women's empowerment, with loan amounts ranging from Rs.2 lakhs to a potential Rs.5 lakhs. CMRCs can operate as FPOs if they demonstrate proficiency. Presently engaged in livelihood initiatives, MAVIM is actively working to enhance its relationship with banks by educating women, as banks often require business proposals. The CMRCs, designed by MAVIM, are inherently self-sustainable and function as genuinely community-owned organizations.

SIDBI shared insights into the organization's initiatives, focusing on the development of Microfinance Institutions (MFIs) and the creation of Business Correspondents. In addition to these efforts, SIDBI has implemented skill development programs, recognizing that enterprise promotion plays a pivotal role in fostering social capital. Acknowledging the current limitations in reach, SIDBI has expanded its scope by actively engaging in organizational and institutional building, emphasizing the importance of social capital and learning to leverage it effectively.

Overcoming operational challenges, SIDBI working with "Usha Silaihi Schools," in promoting skill development a dedicated institution providing training for 100 enterprises.

In a strategic move, SIDBI is planning collaboration with government support, recognizing the crucial role of training in the development of enterprises. The transformation of MFIs into banks is on the agenda, aligning with the goal of promoting entrepreneurship and achieving broader social objectives. This multifaceted approach reflects SIDBI's commitment to enhancing the impact of its programs and fostering sustainable economic development.

Stree Nidhi in Telangana, applauds APMAS for orchestrating such impactful events. Stree Nidhi Bank, functioning as an apex federation, it is structured with cluster federations comprising a substantial share capital contributed federation, where 20 community members in the board, along with three directors and special invitees. The Cooperative Department is actively involved in creating a cooperative framework to support women who step forward. In the span of 12 years, Stree Nidhi has disbursed loans with intertwined nature of financial services and self-sustainability.

Stree Nidhi has extended financial support to diverse sectors such as dairy, poultry, solar technologies, electric vehicles, and various green initiatives. Importantly, the organization operates without a profit motive, engaging in financing, donations, and providing scholarships to the underprivileged. Their inclusive approach extends support to street vendors, earning them recognition and support from the government. Stree Nidhi recognizes that community participation is pivotal to its success, underscoring its commitment to empowering women and fostering financial inclusivity.

There is a positive shift in the loan approval process, with banks now actively engaging women and Self Help Groups (SHGs) and surpassing set targets. NRLM is dedicated to promoting enterprises, facilitating insurance and health services, pensions, and encouraging digital transactions.

Amidst the challenges posed by the Covid pandemic, NRLM successfully distributed Rs. 7000 crores in villages. Previous difficulties in availing loans in tribal hilly regions have been addressed, though internal lending is currently inactive, leading to the accumulation of idle funds in banks. Sourav Roy highlights the need for research in federations, SHGs, and individual loans.

He proposes collaborative efforts such as Banking Correspondent and co-lending through Community Level Federations (CLFs), with an 80:20 ratio between the bank and the federation. Recognizing the complexities associated with the loan requirements of entrepreneurs, Mr Roy stresses that interest is not the sole option in the sustainability framework.

CLFs play a vital role in supporting the procurement and marketing of agricultural produce. The federations can address a spectrum of issues, including loans, social and gender issues, domestic violence, health, and nutrition. The state-level organizations can handle loan transactions, while social issues can be effectively addressed by SHG federations. Encouraging SHG federations to evolve into multifunctional organizations with diverse income sources is seen as crucial for sustainable growth.

Outcomes	Policy Recommendations	Further Discussion/Way Forward
<ul style="list-style-type: none"> - SEWA's successful model with its bank and cooperative banks. - Empowerment of women through small savings, insurance, and enterprise promotion. - MAVIM's self-sustainable model with Community Managed Resource Centers (CMRCs). - Focus on asset creation and strategic alignment with banks. - SIDBI's initiatives in developing Microfinance Institutions (MFIs) and creating Business Correspondents. - Collaboration with "Usha Silaihi Schools" for skill development. - Stree Nidhi's role as an apex federation providing financial support to diverse sectors. - Inclusive approach supporting street vendors and underprivileged. - Positive shift in loan approval process with active engagement of banks in villages. - Distribution of funds during the Covid pandemic. - Challenges in availing loans in tribal regions. 	<ul style="list-style-type: none"> - Encourage the establishment of cooperative banks. - Promote initiatives such as small savings, insurance, housing, and skill development. - Advocate for CMRCs to function as FPOs with proficiency. - Strengthen relationships with banks through MoUs. - Expand scope through organizational and institutional building. - Recognize and leverage the importance of social capital. - Promote cooperative frameworks for supporting women. - Recognition and support for organizations with an inclusive approach. - Promote collaborative efforts through Banking Correspondent and co-lending. - Emphasize the role of CLFs in addressing diverse issues. 	<ul style="list-style-type: none"> - Evolution of SHG federations to meet current needs and challenges. - Enhance the relationship with banks by educating women. - Explore CMRCs operating as FPOs. - Collaboration with government support. - Transformation of MFIs into banks. - Fostering sustainable economic development. - Continue financial support to diverse sectors. - Emphasize community participation. - Commitment to empowering women and financial inclusivity. - Research on federations, SHGs, and individual loans. - Collaborative initiatives like Banking Correspondent and co-lending. - Evolution of SHG federations into multifunctional organizations.

Future of the SHG movement in India – Vision 2030: where do we go from here?



In the session on "Future of the SHG Movement in India – Vision 2030," the speakers are welcomed and are posed a crucial question about the trajectory of the SHG movement. Emphasizing the movement's core objectives, the aspirations for self-sustainability, self-reliance, and self-control are underscored.

The significant presence of 5 lakh federations across the country, each with a robust institutional framework managed by women groups, exemplified by entities like SEWA Bank and Padmavati Mahila Abhhudaya. The future of the SHG movement is centered for enterprise promotion, advocating for independent and autonomous SHG federations. The value of these institutions is evident in their outstanding loans in banks and capital amounts, collectively amounting to around Rs. 3 lakhs crores.

To ensure the sustainability of SHGs, a three-pronged income approach is proposed:

1. Interest on lending from SHGs to the community (constituting 1/3rd of the income).
2. Service fees/charges, akin to Banking Correspondence and CMRC (constituting 1/3rd of the income).
3. Revenue from other businesses (constituting 1/3rd of the income).

SHGs need to evolve into multi-service organizations, with social capital being their inherent strength. The federations should serve as platforms for lending, enterprise promotion, social business, and, most importantly, uphold social objectives. This holistic approach not only contributes to the nation's economic growth but also addresses critical sectors such as education, health, WASH, and gender.

Recognizing the increasing needs and loan requirements, SHGs have to expand their financial products for wealth creation. The self-help movement, he concluded, aims for seamless access to loans and credit facilities from banks, leveraging the immense potential of SHGs across diverse sectors.

SBI provided insights into the bank's extensive collaboration with SHGs, signaling positive progress over four decades with an increasing stake for SHGs in banks. SBI has actively engaged with the Ministry to understand the diverse activities undertaken by women. Notably, the Swayam Siddha initiative offers collateral-free loans to SHG women, streamlining the loan acquisition process.

For SHGs seeking loans up to Rs. 5 lakhs, SBI has simplified the documentation process which requires getting the business loan approval. The bank leverages data from SRLM or NRLM, which encompasses information on all SHGs, facilitating a smoother loan approval process.

SBI, being a longstanding and reputable bank in India, is positioned as a trusted financial institution. The noteworthy contributions of many FPOs in the business domain is highlighted. However, he underscored the importance of FPOs transitioning from replacing input shops to engaging in commodity marketing. Commercialization, he emphasized, hinges on FPOs entering the realm of output marketing. This shift is crucial for FPOs to realize their full potential in the business landscape.

NABARD's pivotal role in financing the Agricultural and Allied sectors is discussed. With a presence in every village, NABARD has dedicated a decade or more to support SHGs, mentioned how it witnessed a geometric growth in leadership within these groups. The current maturity of SHGs is notable, it is important to provide proper guidance for the right businesses as there is sustainability is established.

Recognizing this need, NABARD has established a dedicated department for SHGs, focusing on diverse activities such as aquaculture, beekeeping, and value addition through processing, weaving, and more. This strategic move aims to empower SHGs and enable them to embark on ventures that align with their strengths and aspirations.

Emphasizing the positive inputs of increased awareness, literacy, and member education, it is commended that the transformation of SHGs into dynamic small financial institutions with a diverse array of finance products, celebrating the movement's achievements will take place. However, there is a limited progress of women in leadership roles and educational pursuits is observed. While acknowledging NABARD's role in conceptualizing SHGs, there is a concern on repayment rates to measure SHGs' performance drawing parallel to the bank by diverting the objectives of the SHG as it shall work for poverty eradication and social empowerment.

Delving into critical aspects, the concept of evergreening loans and advocated for strategic management of transactions with banks is explored. The importance of SHGs choosing low-interest banks for collateral-free loans with minimal documentation is explained. Drawing attention to interest rate disparities, it is questioned that the rationale behind SHGs maintaining accounts with Regional Rural Banks charging higher interest rates, urging collaboration with organizations like APMAS and SBI to support the SHG movement and Farmer Producer Organizations (FPOs).

Expressing concern about the effective circulation of money, the issues with microfinance institutions providing loans without considering end use are highlighted. Mr Rajsekhar stressed

the need for monitoring and measuring SHG performance by State Rural Livelihood Missions. Proposing a comprehensive planning approach, he underscored the significance of considering women's labor market outcomes, climate change, and other elements for sustainable development, emphasizing the need for continued progress and corrections where gaps are identified.

To assess the state of the SHG movement in India, there is a need to measure success by outcomes in improving the quality of life and asset creation for the poorest. The potential impact of evergreening loans, questioned the collateral-free nature of bank loans to SHGs is discussed. The NRLM & SRLMs to be a sensitive and sensible support system for the SHG movement, drawing inspiration from successful examples like SEWA bank and Sahavikasa and others as member-owned and managed institutions demonstrating self-regulation and independence.

Outcomes	Policy Recommendations	Further Discussion/Way Forward
<ul style="list-style-type: none"> - Identification of SHG federations as key players in the movement. - Advocacy for independent and autonomous SHG federations. - Three-pronged income approach for SHG sustainability. - Simplification of documentation process for SHGs seeking loans from SBI. - Collaboration between SBI and SHGs for collateral-free loans. - Transition of FPOs from input marketing into output marketing. - NABARD's pivotal role in financing the Agricultural and Allied sectors and have dedicated department for SHGs focusing on diverse activities. - Reflection on the outcomes of the past two decades in the SHG movement. - Commendation for positive inputs and transformation of SHGs. - Concerns about limited progress and interest rate disparities. 	<ul style="list-style-type: none"> - Encourage SHGs to evolve into multi-service organizations. - Promote social business and uphold social objectives. - Expand financial products for wealth creation. - Continue simplifying the documentation process for SHGs. - Encourage FPOs to transition into output marketing. - Provide proper guidance for SHGs in diverse activities. - Empower SHGs to embark on ventures aligned with their strengths. - Advocacy for strategic management of transactions with banks. - Collaboration with low-interest banks for collateral-free loans. - Monitoring and measuring SHG performance by State Rural Livelihood Missions. 	<ul style="list-style-type: none"> - Holistic approach for SHGs as platforms for lending, enterprise promotion, and social business. - Address critical sectors like education, health, WASH, and gender. - Seamless access to loans and credit facilities. - Strengthen collaboration between SBI and SHGs. - Explore new ways to support FPOs in output marketing. - Facilitate more collaboration between NABARD and SHGs. - Explore innovative ventures for SHGs based on strengths and aspirations. - Comprehensive planning for risk-free livelihoods. - Continued progress with corrections where gaps are identified. - Collaboration for effective circulation of money and support to FPOs.

Major Policy Recommendations:

Strengthen SHG and Federations Organizational Aspects: Strengthen the organizational structure of Self-Help Groups (SHGs) and federations to ensure effective functioning. There is need to create resources and services for financial sustainability with effective financial practices within SHGs and federations. Promote inclusive leadership within SHGs, ensuring the active participation of all members.

Web-Based Database: Develop a national and web-based database to facilitate effective monitoring of SHG activities. Utilize the database to gain insights into challenges and achievements within SHG development, enabling evidence-based decision-making.

Collaborative Environment: Foster a collaborative and progressive environment for sustainable development within SHGs and federations. Formulate future recommendations and roadmaps through a collective and participatory approach, considering the diverse perspectives of stakeholders.

Nutrition, Health, and WASH: Implement campaigns focused on nutrition and health, leveraging the reach and influence of SHGs. Recognize SHGs as effective platforms for promoting key nutritional behaviors among members and their families. Strengthen the link between SHG federations and political participation for women, emphasizing the role of women in decision-making processes.

Financial Services: Establish cooperative banks to provide financial support to SHGs, fostering financial inclusivity. Promote initiatives such as small savings, insurance, housing, and skill development to enhance the financial well-being of SHG members. Collaborate with Banking Correspondent and co-lending models to improve access to financial services for SHGs.

Future Vision (2030): Advocate for the independence and autonomy of SHG federations, allowing them to make decisions that align with their objectives. Encourage a three-pronged income approach for SHG sustainability, diversifying revenue streams for long-term viability.

Way Forward:

Capacity Building: Continue capacity-building programs for SHGs, focusing on skills development, literacy, and financial literacy. Empower SHG members to embark on ventures aligned with their strengths and aspirations.

Collaboration and Networking: Foster collaboration between SHGs, federations, and financial institutions to leverage resources and expertise. Explore partnerships with organizations and platforms for marketing, skill development, and support services.

Innovation and Diversification: Encourage innovation within SHGs, allowing them to explore diversified economic activities beyond traditional agriculture. Create an environment that promotes experimentation and learning from successful initiatives.

Market-Oriented Approach: Position SHG federations and Farmer Producer Organizations (FPOs) as market-oriented organizations with a focus on supplying produce. Develop shared architectures for supply chains and value chains, enhancing market reach and efficiency.

Sustainability: Address challenges related to the operation and maintenance of amenities, ensuring the long-term success of Water, Sanitation, and Hygiene (WASH) projects. Strengthen financial discipline within SHGs and federations, ensuring sustainability and resilience in the face of challenges.

Awards Presentation for Best Performing SHG Federations

Before concluding the conference, Chief Guest Mr. Raja Sekhar and other guest have presented awards to eight best performing SHG Federations, certification of appreciation for two SHG federations and certification of encouragement for two SHG federations.



Conclusion:

The National Conference on SHG Federations provided invaluable insights into the achievements and challenges faced by SHGs and federations across India. The policy

recommendations and proposed way forward emphasize the need for collaborative efforts, organizational strengthening, financial sustainability, and a market-oriented approach to ensure the continued impact of the SHG movement. The vision for 2030 sets the trajectory for autonomy, comprehensive planning, and a three-pronged income approach, paving the way for sustained growth and development. The stories shared during the conference contribute to a collective narrative of empowerment and community-driven sustainable development. The ongoing commitment to learning, collaboration, and innovation will play a pivotal role in shaping the future of the SHG movement in India.