

A Report on National Workshop on Vision 2030



National Workshop on Vision 2030



**Revitalizing SHGs & SHG Federations in India and
Awards Presentation Ceremony of
Best Performing SHG Federations in India**



**29th and 30th November 2021
Hyderabad, Telangana**



Day-1: Women Leaders' Workshop

29th November 2021

A national level workshop for SHGs was conducted and facilitated to share their experiences, learnings and expectations from women members of SHGs across India. A total of 107 members from 16 states in which 50 women representatives from SHG federations including 13 award winning federations have participated in the workshop. Remaining participants represented ENABLE members, NABARD, National Rural Livelihood Missions (NRLM), State Rural Livelihood Mission (SRLM), NGOs and CSRs.

The workshop was started with local language songs sung by the enthusiastic participants with lot of enthusiasm. APMAS team members facilitated the translation into English&Hindi from other languages. The workshop venue resembled mini India with representatives from different States. After lighting the lamp, the participants self-introduced (Name, Organization/Federation, and Location) and shared their experience.



Inaugural speech by Mr. C.S. Reddy:

Appreciated all the women present in the workshop and their dedication over decades in the self-help movement. They have to provide the way forward. He said that we have to listen to them, learn from them, where do they want to go, what their dream is for 2030 and what the vision is as the likeminded people have gathered at one place. He discussed about ENABLE Network platform. He also told that all the women present in the workshop do know about the no. of SHGs, their members, issues and experience in the country. NABARD provides the stats every year regarding this. He has reminded the past and evolution of the SHGs. He contextualized it to take forward the developed self-help institutions to the overall development i.e. Health, Sanitation, Education etc. The vision is all about what we do in future and how do we take this forward. He concluded through urging the participants to think of the future. All over India, without SHGs, the development couldn't not be possible.

Session 1: Experiences, expectations, needs & aspirations of SHG Federations

Remarks by Facilitators:

Ms. Kalpana Panth has shared her experience in SHG. She reminded that even Covid relief activities were undertaken by SHGs only, neither the government nor others. SHGs have solved basic issues and enhanced income by closely understanding the social issues. We have come way forward. Many women present here are so energetic to contribute to vision 2030.

Ms. Usharani from NRLM has spoken about the mission's instrumental role. She always come across the below questions while working:

1. On which issues to work
2. How to bring Sustainability
3. Interest rate (via MFIs)
4. Why does it take more time to get loans?
5. What is the need to form separate body livelihoods apart from CLFs?

She requested everyone to think of it for appropriate decision. There is a lot of synergy happening while putting together the livelihoods (FPO) and SHG Federations. The question raised in the discussion was why there is need for separate entity (FPOs), while already there are SHG federations.



Experience shared by the participants:

Participants from Rajasthan were quite proactive. They have shared their journey of success which is very inspiring. They have gained lot of experience in SHG movement, visited Telangana, Andhra Pradesh, Karnataka etc. States and learned a lot.

- Member learning is very important (board, office bearers, staff). Guidelines for sub-committees are to be prepared.
- Decision making should happen through a proper channel and data driven.
- When bank loans availed, it is the responsibility of the group as a whole to repay it.
- Capacities to be build to the members on finance, marketing, entrepreneurship.
- Experience on Dairy development is inspiring.
- The advantage is that all the leaders in SHGs/SHPIs are always women.
- Women themselves have been running the meetings, activities, governance and management.

- When new bodies come into picture, we should not forget the old i.e. when livelihood bodies come, we should not forget SHGs.
- The old leaders should support/guide the new ones for 2-3 months till they understand how to govern and take responsibility. Experience from old committees should be shared with the new geographies to replicate vision.
- The process of resource management, bank transactions, discussion, decision making should happen in a decentralized way.
- Building relationship with banks is crucial. One of the success factors is bank linkage for SHG federations. Banks have trusted the farmers.
- It is the federation's responsibility to repay. They have to build capacity themselves to involve mass production and business.
- The utilization of community investment funds from CDS, ADS, enterprises and neighborhood groups.
- Illiterate poor women have enough capacity with the support of NGOs. They have courage to run federations, which resulted in the success of various micro enterprises.
- When there is a need for money to bear expenses of federation staff, the members have contributed.
- Monthly meetings are conducted in small groups first and later the content is spoken by the representatives of the small groups in the large group (federation). In this way, there is a proper channel of communication maintained.
- State government schemes have supported the SHGs.

All the facilitators have appreciated the wonderful experience sharing's by the participants from different corners of the country viz., on SHG federations' financial inclusion, business correspondent, promotion of micro entrepreneurs & FPOs and the sustainability. The attitude of the women is well appreciated. They were not stuck anywhere when they had hurdles, rather they moved on with lot of energy. Facilitators told to dream big and there is no limitation on thinking. The participants have provided in written form their dreams for vision 2030. Every one of them got opportunity to contribute to the vision.

Session 2: Group discussions on the Vision 2030 of SHGs & SHG federation

Post Lunch the participants were divided into five groups and were asked to carry out discussions on the respective topics.

1. Growth and utilisation of own funds in SHGs and Federations – Issues, concerns and way forward
2. Capacities of the community members in managing their own institutions - Issues, concerns and way forward
3. SHGs and Federations are becoming self - reliant and sustainable organisations – issues, concerns and way forward
4. Role of SHG Federations in financial inclusion and micro enterprise promotion – issues related to quality and standards
5. Vision of SHG movement and role of various stakeholders in facilitating the organisations into self-reliant and sustainable organizations

Post the discussions the participants made presentation on the topics from which the key points emerged are as follows:

- Mutual learning should happen among SHG federations from different places.
- Along with financial issues, SHG federations should also focus on social issues/livelihoods.
- Strong monitoring systems and visibility mechanism should be established.
- Knowledge management is necessary.
- The dreams on SHGs by 2030 shall be shared by all the participants.
- Think of more dimensions apart from finance.
- New Laws & Acts on SHGs should be brought.
- 3rd version of SHGs should be made by NABARD on the completion of 30 years of the movement.

Towards the end of the workshop the panel collectively stated that they were happy to see practitioners coming together in one forum. Focus should be directed more towards SHG Federations playing financial intermediary & business correspondence by accessing funds from Banks and other financial institutions & also Federations should facilitate FPOs / play a role of umbrella organizations with focusing synergy between SHG federation and FPOs.



Day-2: National Workshop on SHGs & SHG Federations Vision 2030 &

Awards Celebration of Best Performing SHG Federations in India

30th November 2021;

Venue: Dr. MCRHRDI, Hyderabad

On day two, there were around 126 participants from 17 participating states - secondary stakeholders like NGOs, banks, NABARD, SRLMs, Community Based Apex institutions, government and representatives of SHG federations.

Inaugural address by Mr. CS Reddy :

- All have participated with admirable enthusiasm on day-1 of the workshop.
- The event today looks more interesting and more colorful.
- He reminded about the 97th Constitution Amendment Bill, which says that it is a fundamental right to form cooperative.
- Everyone of us shall think of how to build on this achievement (3 decades of SHGs' success)

Later, two plenary discussions were carried out relating the SHG federations.

Planery-1: Status of SHG movement in India & Role of SHG Federations in Financial inclusion & Enterprise Promotion

Chairpersons and Presenters have discussed that the SHGs should have well established bank linkages, policies, and entrepreneurships. They have to cater the areas where the banks reach is less. The governance, self-sustenance, financial resources management, issues and challenges should be worked upon by the SHG Federations. The financial ratios must be good enough to avail financial services or if SHGs work on financial intermediaries. Banks are there to serve as per the need of SHGs, they are willing to come towards them and SHGs need not approach. Now, the technology (e-signatures, real time monitoring systems, online systems) has made it possible for all to avail financial services from banks easily. It is requested that NABARD and State Bank to include some margins to SHGs in the form of their share. Then it would be a win-win situation.



It is important to collectivize women and let them take the ownership on the institutions. In 20 years, we have learnt that the decision making and financial management are happening by women, but to what extent the money is being used by the women shall need to be monitored.

Lot of experience was shared and much more things are there to say. Overall, in this session, it is discussed that Sustainability, Good Governance, Capacity Building, MIS, Bookkeeping & Accountings, Financial literacy and Digital Services are important for SHGs and their Federations.

Planery-2: Envisioning SHG Federations

The previous day's workshop was briefed before starting the discussion to examine on the inputs received by SHG women. It is discussed that the sector specialists/experts should talk about the self regulation. Around 50% of rural India comprising 10 crore HHs have been into the large sum of financial system of 2 lakh crores. It is extremely important to have self-reliance/sustenance in SHG Federations. But the possible risks on self-regulation can be elite capture, extended arm of Government or reduced role to credit extension mechanisms. The self-regulation systems are experimented by APMAS in Dharani FPO, Kamareddy with the financial and technical support of DGRV. The ownership of SHGs, Independence, in-time elections, savings play a role in the wealth of SHGs.



The rapport with banks shall increase. CLFs role can be bigger decision makings whereas at the SHGs level small decisions pertaining to the group and be made. Internal lending is required when the fund is insufficient to run the federation. SHG Women should have decision making power, skill, and livelihood choice to make vision 2030. The statistics of no of women in SHGs and Federations is discussed. The importance of non-farm activities is also discussed when thinking of VO, SHG, federation and cluster level activities. Now, a parallel institution to SHG Federation, "FPO" has come into picture which can leverage the collectiveness of SHGs. The aggregation of produce at village or GP level, primary processing at SHG Federation level and marketing at cluster level can happen. Mandal Samakhya (MS) strengthening is being focused by Telangana Government. The work done by SRLMs on SHGs and its mobilizing the groups is discussed.

Vision 2030 declaration:

The vision document is released by SHG women. Mr. CS.Reddy briefed the vision. He shared that the vision was collectively prepared by the SHG federation leaders in the workshop. SHGs and their federations to evolve into autonomous, independent, self-reliant, sustainable, resilient institutions owned, managed and utilized by women strongly supported by an enabling ecosystem for the SHG movement to realize its full potential of social and economic empowerment of women.



Vision 2030

Creation of wealth in an equitable gender-just society that enhances quality of life of women: SHGs and their federations to evolve into autonomous, independent, self-reliant, sustainable, resilient institutions owned, managed and utilized by women strongly supported by an enabling ecosystem for the SHG movement to realize its full potential of social and economic empowerment of women.

Later, the honorable chief guest Dr. G.R. Chintala, NABARD Chairman has released the FPO Governance and Management Animation films. Following the same, the much awaited award ceremony was conducted. A total of 13 SHG Federations across 4 States (Rajasthan, Maharashtra, Kerala & Uttar Pradesh) have been awarded the national awards.

Dr. G.R.Chintala, Chairman – NABARD congratulated all the award winners and the efforts made by APMAS along with ENABLE Network in conducting first time national awards workshop for SHGs. He opined that though the SHGs have been scaling up in good number (presently more than one crore), the evolving of SHG Federations is not in the same pace across the country. He optimized that by 2030, 45% women would get involved with SHGs.



Mr. CS. Reddy, CEO & MD – APMAS thanked Dr.G.R.Chintala for his encouraging words towards the SHG Federation members participated in the workshop. He congratulated all the participants for their effective and proactive participation on the two day event.

Ms. Sudha from ENABLE Network appreciated the Federation members for making the national level workshop a grand success which is the first of its kind in the country.

Key learnings & Way forward:

Overall, the workshop has created a lot of energy and enthusiasm among the SHG Federation leaders, self-help promoting institutions, banks and policy makers like NABARD and NRLM. The workshop and award presentations were able to create space for consolidation of SOC / SNU in SHGs and SHG federations and other policy & advocacy work. At the end of the workshop SHG Federations came up with their “Vision-2030” and Awards presentations to 13 SHG federations promoted by 6 Self-Help Promoting Institutions (SHPIs). Out of 13 Award winning federations, six are directly supported by APMAS with support of DGRV under SOC. Remaining 7 federations are also following elements of self-regulation and supervision. The outcomes of the workshop are as follows:

Federations must become credible institutions

SHG bank linkage program is reaching 30 years. However, banks are limited to SHG bank linkage and still SHG federation financing / SHG federations to play the role of Business Correspondence are in nascent stage. Hence the following strategies to be adopted:

1. Advocate the agenda with NABARD, NRLM and key players at national level to come up with “SHG Version 3”
2. Advocate Policy guidelines for Banks to finance SHG federations
3. Standard Operating Procedures (SOP) for SHG federations to be developed
4. Studies like Impact (economic, social, political, etc) of SHGs? Performance (as financial / social intermediaries) of SHG federations? SHG federations as Financial Intermediaries / BCs of Banks - what could be the role - supplementary or full-fledged?

Legal framework

Participants discussed issues around ‘autonomy and independence’ of the SHG federations from external control. As the SHG system did not have any suitable legal framework, participants express the need for the same. The formation of the Ministry of Cooperation (MoC) and the Supreme Court judgment on the 97th Constitutional Amendment is central to the future of cooperatives. In this context, participants suggested sharing of experiences of organizations that have promoted member-owned and governed institutions that are autonomous that could include a review of some of the legislations that have enabled autonomy. Evolve policy recommendations through regional consultations to make necessary changes in the existing law or evolve new law for SHGs that could inform and engage the new Ministry of Cooperation, NRLM, NABARD etc. For this the following aspects to be focused:

1. Advocacy for SHGs & SHG federations adopting self-regulation to be done
2. SHG federations as autonomous & self-reliant institutions in the context of 97th Constitutional Amendment related to Cooperatives. Hence, there is a need for appropriate legal form for SHG federations

Synergy between SHG Federations & FPOs

During the workshop there was discussion on how SHG federations and FPOs can mutually benefit each other. It was well agreed that the strong participation of SHGs in FPO activities will also ensure achieving the larger goal and contribute to constant building of social capital within the institution. It was also discussed that SHG federations can be the mother organization of the FPOs and can facilitate many activities. SHG federations promote FPOs ensuring a strong role for women. SHG federation meetings can be used for discussing the need & importance of the FPOs and facilitating the mobilization of share capital etc. Also, the SHG federations to be considered as FPO federations as they have working capital and customer service centers etc. The FPOs can act as a subset of SHGs and those SHGs who are interested in Agri-allied activities can be shareholders of FPOs. However, take forward this agenda, the following studies may be taken up:

1. SHG federations as promoters of FPOs: How effective & desirable is this? NRLM is trying to develop CLFs as Community Owned Business Organisations?
2. CLFs for promoting micro-enterprises? How are these CLFs able to meet their costs and come sustainable?

Annexure-1 Group Presentations on Day - 1

Group-1: MP,UP,Chattisgarh & Maharashtra

Growth and Utilisation of own funds in SHGs & SHG federations required measures:

- Income enhancement
- More Savings from members linked to loan amount – logic of building capital base for federation
- More scope of saving where government support is limited or left out
- Need of technical support in agriculture to increase income.
- Maintaining good track with Bank(Repayment)
- Business activities at CLF level to increase member income and thereby savings
- Rating of Federations to ensure repayment tracking and bank loans
- More Interest on saving in comparison to Bank to increase savings
- Better service delivery to member SHGs to promote savings
- Provision of special Saving products
- Explain importance of savings –promote financial literacy training

Capabilities of the community members -Issues, concerns and Way forward:

- Capability of board members in financial sustainability
- Increased knowledge on risks facing the federation
- Better understanding of roles and responsibilities of BOD members
- Time Management
- Proper Management of CMRC- Management indicators of effective performance
- Promotion of ownership among members
- Democratic participation of members in decision making
- Review Mechanism of members SHGs and Staff of federation
- Grading of CBOs
- Whether federation has access to government Schemes

SHGs and federations self-reliant and sustainable organisations-Issues, concerns:

- Attendance ,saving, Loan
- By Making a business plan
- Interest is a source of Income
- Timely repayment
- Reduction in expenditure
- Exceeding loan size as per scope
- Diversified income sources:- at least three sources of income(Livelihood options)
- How much income is incurred against the expenses of staff?
- Expenses for sustainable income generating activities
- Introduction of software for BOR and less provision of manual BORs
- Staff should be facilitators/service oriented rather than authoritative.
- How to ensure whether members are benefiting from services of federation: increase in saving/credit limit as per scope

- Proper review of all the activities done by the CRPs and other active members to verify the usefulness of their services.
- Service charge by CRPs
- SHG provides Rs 80 as service charge to Book keepers on monthly basis and Rs 960 on Annual basis.
- 18% rate of interest earned at loan,6% of this interest goes to interest over saving of their member 6% of this interest goes for group fund and 6% of that goes to federation fund. Financial intermediaries is necessary for sustainability
- Risk taking capacity should be increased
- Risk mitigation strategies should be adopted
- Sorting, Finishing, packaging, Branding data base and analysis of demand and supply chain based on the data base in consultation of expert.
- Creating Enabling environment of women for trust
- Best Practices in pricing strategies

Vision of SHG movement and role of various stakeholders in facilitating the - Issues, concerns and way forward:

- Digital facility should be included but manual for the same should also exist .
- Access to government schemes : federation will charge some amount from members
- Membership will be charged.
- More focus would be on earning from livelihood rather than interest of the loan distributed to member SHG/member of federations.
- Federation gets service charge from bank: 2% (1% on loan sanctioned and 1% on loan repayment)

SHGs and federations in financial and micro enterprise promotions-Issues, concerns and way forward:

- CMRC will take responsibilities of market linkage
- Federation do marketing with local trader
- Online Marketing
- Marketing through service charge agent
- Marketing through exhibition market

Recommendations:

- Mentoring support as capacity to counter losses.
- Market survey
- Understanding federation AS A MARKET
- Value chain Management and Linkages with Market
- Skill development(production, Marketing ,customer attraction, value addition etc)
- Continuous work for quality development
- Liaison with government department
- Different wings of federations for different services: women Banking, Government social security , legal advocacy, legal compliances , counselling centre etc.)
- Politization should be avoided/ leaders should not be authoritative



Group-2: Meghalaya, Sikkim, Bihar, Jharkhand, Odisha, West Bengal

Development and use of own funds in self-help and associations:

Savings and loans are much needed; as a loan product Saving habit and for capital for capital for livelihood Big savings, big capital, big credit. Saving is a big security For sustainability For immediate need Savings should not be divided because savings are like their corpus. As a separate savings product (Education/ Pension/ health insurance) Distribution of interest will encourage them. They do so by distributing interest money in works that reduce the sufferings of women. Bachat Aadhar Loan Tracking of savings is very important.

Capacity building of community members in managing their own institutions:

Strong training in assessment of loans When there is a change of leadership then training of the new leader is very important (Staff / leader) Constitution and responsibilities of sub-committees It is necessary to change the leadership by giving experience / routine / training To prepare by giving small responsibilities for second line leadership Rotational leadership in practice. The need for registration would have increased as the work increased on a large scale. Creating own training center and human resources. SHG suitable law is required in which there is minimum interference of the government. Need to move towards autonomy and identity of SHGs. Be a special act on SHG & Federation Training of union members on Book Keeping, Rules and Regulations and Responsibility is essential.

To make SHGs and Federations self-reliant and sustainable:

Increase members to meet the expenses, it is necessary to increase the income through employment. To benefit the members from different departmental livelihood programs, the union should help by preparing a priority list. For Sustainability, apart from livelihood, work is also necessary on other issues like health, nutrition.

Role of SHG Federation in Financial Inclusion and Promotion of Micro Enterprises:

Empowering them by creating micro-plans, producer groups etc. Managing and running Agricultural Service Center / other service center well Convergence / linkage with government departments is essential.

Vision of SHG Movement and Role of Stakeholders in Facilitating Organizations into Self Reliant and Sustainable Organizations:

Development of productive groups SHG institutions working with banks/government departments can bargain for their benefit Digital transaction of SHG It is very important to make your own asset creating a resource pool It is necessary to work on the market system along with the small enterprise. Intervention wise training is necessary 3 types of livelihood resources per family.



Group-3: Andhra Pradesh, Karnataka and Telangana

Growth and Utilization of own funds in SHGs and Federations – Issues, concerns and way forward:

- So far, utilizing for individual purposes only
- Unity (togetherness) is required
- Even after getting the loans individually, there is need for existence of groups
- There is a need to utilize the funds of SHGs and Federations for micro enterprise financing.
- In village level federations, select members who works for similar type of activities (farming, dairy) and form them into group and promote a marketing unit. It will lead for more success
- Funds shouldn't lie idle, they should be always in circulation
- Irrespective of the source and cost of funds the total fund of the group should be treated as one and a single rate of interest should be charged from the members but the surpluses can accrue to the group
- Trainings leading to enhancing own funding should be imparted SHGs to ZS levels and every year increase the savings %

Capacities of the community members in managing their own Institutions – Issues, concerns and way forward:

- The election of leadership should be carefully done by experience ex leaders so that responsible leaders emerge
- There should be regular election and rotation of leadership and outgoing leadership should handhold the incoming leadership
- Every Institution should have advisory committees of experienced ex leaders to guide and advise
- Leaders going on the wrong way should be pulled up by the EC members
- The groups to have hope for moving forward to improve their socio / economic situation
- The groups have concern for their members compared to the existing systems
- The banks are cross checking the credibility of the Groups whenever they approach for loans
- Every member should evolve as a leader (attain leadership qualities)
- Every member must know the economic and social status of their own Institutions. The meeting should be conducted in a transparent way

- Reports read by the Accountant or any responsible person in the meeting. The EC mandatorily should discuss the expenses and any other issues about reports and authorize that reports.

SHGs and Federations are becoming self-reliant and sustainable organizations – issues, concerns and way forward:

- Federations should receive their contributions from the member SHGs on regular basis so that they are able to manage themselves
- Federations should also do financial intermediation to earn some income from the margin
- Federations should take up activities for around development of SHGs including accounting systems and book keeping
- Annual Action Plan should be prepared and monitor the progress every month

Role of SHG Federations in financial inclusion and micro enterprise promotion – issues related to quality and standards:

- SHG Federations should carry out surveys and studies of the local areas to find out the micro enterprises which are feasible in that area
- SHGs should work for outsource activities of industrial unit in the nearby areas and they should also try to get CSR funds from these units for enterprise promotion and skill development
- Small type of manufacturing units can be set up by SHG federations with linkages with bigger industrial units
- Training and Marketing is required (based on the survey or ground level requirement) though it may get delayed
- According to the Group members' skills and capacities, loan may be given

Vision of SHG movement and role of various stakeholders in facilitating the organizations into self-reliant and sustainable organizations

- Stakeholders like NRLM, NABARD and State & Central Govts should play their part in facilitating the growth and sustainability of SHGs and their Federations
- Wherever it is needed, laws & regulations should be amended to make it easier for federations and groups to function as self sustaining as financial Institutions
- SHGs will continue to exist in 2030 but with more modern organizational structure and systems
- They also will be taking up new types of activities
- All Mandal Samakhya (Federations) become Mahila Banks



Group-4: Rajasthan

Growth and utilization of own fund in SHG and federation – issues, concerns and way forward:

- Availability of fund
- 3 types of savings
- Financial literacy of members
- Interest as the income of federation
- 1/4th of loan should be distributed as per need based.
- Need of new products.
- Loan insurance
- Asset insurance
- Availability of reserve funds

Capacity of the community members in managing their own institutions – issues, concerns & way forward:

- Should have knowledge on developing annual plan and budget
- Capacity building on financial inclusion, developing business plan
- Old leaders to be the member of advisory committee

SHG and federation are becoming self reliant and sustainable organizations:

- All federations should be in same line whether belongs to NRLM or not
- Donor institutes should not interfere in SHG
- Participation in panchayat level
- Digital inclusion
- Federation should take service charges
- Track tax rebates to the federation
- Special Act on SHG

Role of SHG and federation in financial inclusion and micro enterprise promotion:

- Support on technology management and capital building
- Capacity building on entrepreneurship

Vision of SHG movement and role of various stakeholders in facilitating the organization into self reliant and sustainable organization:

- All member should out of poverty
- Stop domestic violence on women
- Representatives from the federations should be the members in State and District level harassment committee

Group-5: Kerala

Vision of SHG Movement:

Vision of SHG Movement	Role of Various Stakeholders
NHG Digitalization (Transaction, Records, Account)	App Development: State Mission

	Provide Training (Skill) Dist. Mission Technological Awareness Dist. Mission
Overcome or reduce social atrocities	Formation of youth women group <ul style="list-style-type: none"> - State mission - with CDS - Gram Panchayat
Green clean village Haritha Karmasena	Formation and setting up of professional green (sanitation) enterprise group
Strengthening of child groups	<ul style="list-style-type: none"> - State mission - with CDS - Gram Panchayat
Self reliant and sustainable village	<ul style="list-style-type: none"> - State mission - with CDS - Gram Panchayat

NHG & Federations:

Issues	Concerns	Way Forward
Protection of savings	<ul style="list-style-type: none"> - Not regular repayment - Not taking mutual responsibility 	Promotion of Income generation in NHS
Encourage use of Internal Loans		Creation of Awareness by higher level Taken care by the graduation system
Maintenance of financial records	Not regular and accurate	Internal Auditing KAASS Auditing financial Literacy Training

Capacities of the Community Members:

Issues	Concerns	Way Forward
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Preparation and Maintenance of registers	Financial Misappropriation	Trainings & Internal Audit (Quarterly)
Training depended on availability of Govt. funds	Regularity	Mobilize Internal resources and develop internal training calendar
Capacity of the office bearers and members	Take leadership Lack of Awareness of Kudumbashree systems lack ME training, lack of Social development training	Conducting Leadership training Byelaws reading CBO strengthening



Annexure-2 SHGs & SHG Federations in India - Vision 2030

The collective vision for the SHG movement, articulated by SHG federation leaders of the *National Workshop of SHG Federations on Vision 2030* in Hyderabad during 29th & 30th November is:

Creation of wealth in an equitable gender-just society that enhances quality of life of women: SHGs and their federations to evolve into autonomous, independent, self-reliant, sustainable, resilient institutions owned, managed and utilized by women strongly supported by an enabling ecosystem for the SHG movement to realize its full potential of social and economic empowerment of women.

Equity and Inclusion

1. Eradication of Patriarchy and complete equality for all – in the family as well as in the community - with inclusion of all women in planning with stakeholders to promote gender equality and holistic development.
- 2. Work along with relevant institutions like police, women and child and others to address all forms of violence against women and create a violence free society with total end to female infanticide**
3. Members across the federations individually empowered with greater awareness and access to rights and entitlements for women especially for the marginalized sections.

Institution Building

1. Complete ownership of women in SHG federation operations with role of government only to provide facilitation support and funds at zero / low rate of interest to promote livelihoods for women, with special focus on micro enterprises and businesses.
2. Strongly promote & support self-regulation for SHG federations to be self-reliant – in each State an Autonomous Organization owned by the CLFs can promoted for Self-regulation.
- 3. SHG federation at Cluster Level emerge as an “Umbrella/Mother Organization” promoting a number of institutions like FPOs, Women’s Bank, Commodity based enterprises (milk, paddy, millets, pulses, F&V, etc.), Agri-Infrastructure businesses, PwD organizations etc.,)**
4. Complete digitization of all financial transactions of the SHG federation, ensuring all members understand digital transactions and able to generate reports for decision making
5. In addition to the SHG – Bank linkage, Banks also lend to SHG federations and institutions promoted by them (like FPOs) at appropriate rate of interest to further lend to SHGs in a more flexible manner.
6. Investment in building leadership capabilities of the members and the board and creation of a cadre of community professionals.
7. Government to provide all facilities to non NRLM federation as well and federations should work as strong implementing agency for all government programs.
8. Focus of the federation on increased response of the local needs of women and households not concentrate on standardization and uniformity.
9. Government to provide financial aid and social security schemes to federations for aged, single and differently abled women.

Income Enhancement

1. Federations engage every member of the family to diversify of income from different sources including agriculture, non-agriculture and wage employment.
2. Ensure that the additional monthly household income of all the SHG members is Rs. 10,000 to 20,000 for them to be part of the Lakhpati club.
3. SHG Federations engage in promoting and supporting sector-based organizations that encourage enterprises and employment, with focus on involvement of youth.
(At least ten products and services based on local needs)
4. Agriculture needs to focus on integrated farming focusing national farming practices. Federations engage in promoting eco-friendly projects.
5. Market is the focus for the next decade with the mantra of ***making locals vocal in selling***. SHG Federations have their own branding & marketing unit, and create their own market
6. Federations to support in enterprises promotion utilizing locally available raw material

7. Skill development and business plans for all women to expand existing business or start their own businesses like masala unit, fish farming or pisciculture and dairy products.
8. To provide universal insurance to the all the members and their assets including livestock vehicles and business
9. Creation of a risk fund to absorb the losses in enterprise promotion
10. Federation members have all the assets taken from the loan of the SHGs and federations in their name.
11. **Portal for exchange of information between federations of different states for learning as well as collaboration.**

Health and Sanitation

1. The SHG federation's vision is good health for all – with focus on nutrition, water, sanitation & hygiene and quality health services. SHG federations can provide WASH loans!
2. Federation will facilitate and ensure good sanitation in villages through Swachha Bharat Mission.
3. Federations will create awareness of government health programmes and facilitate access of health services as required.

Social & Political Empowerment

1. Separate law for registration of SHG federation which takes into account the flexibility of operations.
2. 80% women participate in gram panchayat meetings and federation members are involved in village development plans in each panchayat. Women to be trained to be leaders.
3. Federation members participate in and win elections at the level of village, block and district panchayat elections so as to ensure that the government schemes are available to all and helps benefit thousands of women.
4. The federation nurture aspiration of members to have more representation in governing bodies at the state and the national level as well.
5. SHG federation members actively participate in local institutions promoting gender equity as well as address issues related to caste & religion for harmony.