

Mahila Abhivruddhi Society, Andhra Pradesh (APMAS)

National Training on SHG Federations

*For
Senior Personnel from SHPIs*

Over the past two decades, many Micro-Finance Organizations and the Government agencies are able to reach significant number of poor, provide them credit at unsubsidized interest rates, and have relatively low default rates on these loans. These agencies reached the poor through different credit methodologies based on their philosophy and experience. Self Help Group (SHG) methodology is the most dominant form of microfinance in India compare to other methods of Micro-finance. Organisation of women around thrift and credit has emerged as one of the more effective methods for poverty reduction and women empowerment. Over the past 10 years, close to a million SHGs have been formed in India, with almost half of them are in Andhra Pradesh (AP).

To address the issue of sustainability of SHGs, majority of the SHPIs (Self-help Promoting Institutions) are promoting the federations of SHGs by federating SHGs at various levels (Village/ Cluster, Mandal /Block, District, and State level). SHG federations not only ensure that SHGs bear all their maintenance costs but also absorb part of the costs of promoting new SHGs. In addition to cost coverage federations also provide a sense of solidarity among members of different SHGs in an area, and helps build membership stake in the SHGs. Creating a sense of ownership is important since SHGs are not self-promoted organizations, and the small size of SHGs makes it difficult for their members to visualize them as sustainable organizations.

The concept of Federations has come to stay. In most parts of India, SHG Federation has become part of the design in promotion of Community Based Organizations (CBOs). This situation calls for the capacity building of the facilitators involved in formation of SHGs and SHG federations, opportunity for experience sharing, setting of

standards and practice of best practices among the promoters of Federations.

Overview of the Training

The SHG Federation Training is a six day residential programme designed to provide the participants an overview of the SHG Federations, the process of formation and strengthen of the Federations, Role of Promoters, Issues of Federations and the guiding principles need to be followed for effective functioning of the federations. The participants will also visit an SHG Federation to gain in-depth understanding on the functioning aspects of the federations.

The specific objectives of the Training are:

1. Participants gain an in-depth understanding on SHG Federation Promotion.
2. To enable the participants to understand the systems, principles in SHG Federations

Content Areas:

1. Why Federations
2. Concept and Principles of Promoting SHG Federations
3. Advantages and Dis-advantages in promotion of federations
4. Step by Step approach in to promote federations
5. Book Keeping, Systems of SHG Federations
6. Services of SHG Federations
7. Registration
8. Issues in Federations

Methodology

The Training would be highly participatory and interactive in nature. The first three days would be class room based and followed by a one day planned rigorous field visit to learn from the existing practices. Learnings from the field visit would be consolidated through the presentations followed by the panel discussions with the heads of the promoting institutions. Audio-

visuals would be used at appropriate times to enhance the understanding levels of the participants on SHG Federations.

Programme Requirements

The intensive character of the programme requires full and complete attention and attendance of the participants in all classroom sessions and field trips.

Venue

The programme will be conducted in Hyderabad city. The Training venue consists required facilities for group discussions, presentations, comfortable lodging and boarding.

Fee

The programme fee per participant is Rs. 10,000/- inclusive of course fee, resource material, boarding & lodging charges and for field-visits. Send crossed DD in favour of **Mahilabhivruddhi Society, AP** payable at Hyderabad.

For further details, please contact:

B. Anjaneyulu, AVP-CB Unit
APMAS, Plot No.20,
Rao & Raju Colony
Road No.2, Bajnjara Hills
Hyderabad -500 034
Phone: 040 - 23547927/52
Fax: 040 - 23547926
Cell No. 94408 00601
E-mail : banjaneyulu@apmas.org & getrainings@yahoo.com
Website: www.apmas.org