

The Third National Convention of Women SHG Federations

Madurai Symposium 2007

September 27-29, 2007
Thamukkam Grounds, Madurai

Organised by
INFOS & Kalanjiam Foundation

Background

Microfinance interventions in the country so far in particular the SHG bank linkage programmes have contributed and demonstrated the potential of microfinance as a poverty reduction tool by addressing multiple facets of the vulnerability of poor communities. The SHG Movement, which started a decade before has gained momentum across the country in terms of reaching more poor and in deepening the microfinance services. The demand stream of poor including SHGs and their federations make poor people as owners, managers and users of the organisations. Experience across the country has demonstrated that poor and their SHG federations, given an enabling environment, access to information, and appropriate support, can effectively organise to provide goods and services to themselves to meet their immediate and long term priorities.

The federation provide an organisational identity to the SHGs and federating helps SHGs realise benefits of a scale, without losing the advantages of they being small. Despite the remarkable growth of SHG movement in the country, sustainability of the SHG federations continues to be a major concern. The SHGs and federations need to be equipped with knowledge and skills for managing the growth of this order. This has brought out high need for a space for the federations that strive for the purpose of poverty reduction to share the best practices across to facilitate co-learning.

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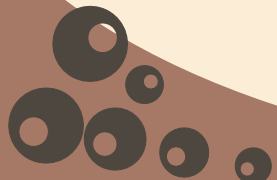
In this backdrop, Indian Network of Federations of Microfinance Self Help Groups (INFOS), a national network of SHG federations takes the initiative to bring together the people leaders of various SHG federations from all over the country in “Third National Convention of Women SHG Federations” scheduled during September 27-29, 2007. This event is a continuum to the earlier two national conventions held at Madurai during 2003 and 2005. The First National Convention held in 2003 with the representation of over 800

women leaders from 82 federations of various parts of the country, came out with significant declarations for the growth of the SHG movement. Promoting a national level network of SHG federations was one such declaration. DHAN Foundation and Kalanjiam Foundation took up the responsibility of promoting the network. As a part of this initiative, Indian Network of Federations of Microfinance Self Help Groups (INFOS) was launched in October 2004 following a consultation workshop. The Second National Convention with the participation of over 2500 women leaders across the country held in 2005 at Madurai to chalk out bylaws for the network and to register the entity as INFOS.

The Third National Convention aims at creating platform for the leaders to share and gain experiences on various aspects with the view of strengthening SHG Movement in the country. Organising SHG federation leaders through national convention has proved to be an effective platform for sharing learnings and dissemination of knowledge and best practices. Taking the initiative ahead, INFOS in association with Kalanjiam Foundation, the Microfinance Advancement Initiative of DHAN Collective is hosting the “Third National Convention of Women SHG Federations” during September 27-29, 2007 at Thamukkam Grounds, Madurai. The Convention is being organised as a part of the Madurai Symposium being organised by DHAN Foundation, a promoter of the INFOS Network.

Objectives of the Convention

- Sharing the experience and contributions of the federations on different development aspects that would facilitate cross-learning amongst the participants
- To expose the participants to best practices in Microfinance and SHG Federations for understanding systems, structure and process adopted and appreciating the achievements made by various SHG federations through exposure visits
- To draw an action plan for taking forward the SHG Movement in India



Participants

Women leaders from SHG Federations promoted by various organisations across the country would participate in the event. Eminent personalities from the fields of SHG federations would enrich the proceedings of the convention as resource persons.

Convention focus and structure

The Convention drawing from the recent developments in the field of SHG Federations will focus on the following five major aspects

- **Governance** - Growth of the federations is greatly influenced by the good governance and quality management systems and practices in place. Encouraging good governance and effective management practices by identifying good leaders and encouraging the rotation of leaders for sustaining the local management would be the discussed in the convention.
- **Linkages with Government agencies**- Effective linkages with Government and other mainstream agencies help federations to attain its objectives and goals in a short time. Practices and principles adopted by federation to become a converging place of basic services to enhance efficient and effective flow of services to the members would be discussed in the convention.
- **Sustainability**- Sustainability of the SHG federation in the present scenario is a serious concern. Mechanism to enhance its sustainability is very important and this convention will provide participants to share and gain knowledge on various practices and mechanism to address the issue of sustainability.
- **Financial Inclusion**- New arena that has emerged in the recent past is financial inclusion. The Government of India has also expressed its explicit concern on the issue of overall inclusion of poor in the development process. This convention would look at the roles to be played by SHG federations to achieve higher financial inclusion in the country.

- **Towards poverty reduction**- Federations now offer financial products like loan and insurance products for poor. Going beyond microfinance for addressing poverty through programmes such as housing, De-addiction, information systems, health, education and linkages would be focused in the convention.
- **Self Regulation**- Federations exhibit greater level of accountability and transparency in their operations. People's participation in setting agenda, implementation and progress review enhances their commitment towards quality, equity and continuity. In this pursuit, the convention will focus on various aspects that are very important in ensuring standards/quality through self regulation.

Third National Convention is a three-day programme. Two days (first and the third day) will be for reflections on experiences, presentations, experiential learning and discussions in sub groups on the aspects mentioned above and a one-day field visit on the second day of the convention aiming at revealing the participants to best practices in SHG Federations through exposure visits. State wise linguistic groups will be formed on different aspects to facilitate effective discussion among the participants. Besides the agenda of sharing and gaining experiences and discussions, the convention will have focused deliberations on the aspects in redefining the roles of various stakeholders.

Contact person

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ABOUT INFOS

Indian Network of Federations of Microfinance Self-Help Groups (INFOS) is a network of SHGs federations across the country. The network aims at sharing a common mission of contributing towards growth of the member federations through capacity building and policy advocacy initiatives, facilitating co-learning and through inculcating self-regulation. INFOS was incorporated in June 2006 and has come to gain an identity among the SHG federations in the country and position itself as a strong and vibrant network. INFOS has a membership of 16 SHG Federations now and has wider geographical representation across the country. The Network has initiated capacity building programmes through events such as policy workshops, regional conventions, national seminars, exchange visits, governance trainings for leaders, newsletters and established Regional chapters for South and the West India.

Objectives of INFOS

- To improve capacity of the member federations to enable them achieve their purpose
- To facilitate co-learning among member federations by way of publishing newsletters and publications and organising meets
- To influence policy making bodies at state and national levels to bring in pro-poor policies
- To promote self regulation among the members so as to ensure accountability for their own development
- To facilitate credit access with affordability for member federations.



ABOUT KALANJIAM FOUNDATION

Kalanjiam Foundation has been created as the first subsidiary of DHAN Foundation to upscale the Kalanjiam Community Banking Programme. The three broad purposes of Kalanjiam Foundation are

- Upscaling the Kalanjiam Programme
- Create, Nurture and Sustain Kalanjiam Federations through Microfinance
- Going Beyond Microfinance

The programme envisages stabilising the livelihoods of poor and empowering the women by providing access and control for microfinance by poor women through promoting savings and credit groups and forming nested institutions. Major emphasis is given on promoting linkages between these people's institutions with the mainstream development institutions like commercial banks, health institutions, local Government etc. for sustainability. Kalanjiam Foundation is envisaged to become an institution for significant impact in the field of community banking and microfinance sector to address poverty and promote community action through mutuality and self help. Kalanjiam Foundation operates in 9 states of the country with an outreach of over 3.80 lakhs poor women as members organised into 23,987 groups and 70 autonomous federations as on March 2007.

