



SHG Federations at the Fore

*Towards Building
Capacities & Ensuring
Financial Inclusion*

Volume
1

SHG Federations promoted by DAY-NRLM

Stories from NRLM promoted SHG Federations on

*Institution Building and
Capacity Building*

Financial Inclusion

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no Payments Bank **Micro ATM** JEEVIKA

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ए.टी.एम. एवं आधार से निकासी

er Service Point ग्राहक सेवा केन्द्र

म् जीविका द्वारा प्रायोजित

ालिका: फूलमाला CLF
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Message

In 2019, Honourable Prime Minister Narendra Modi envisioned to make India a \$ 5 trillion economy. Currently India's nominal GDP stands at \$ 3.3 trillion. In India, contribution of women in GDP is only 18%. Women are one half of our population and given equal opportunity they can contribute far more than what they are contributing today. Rural population percentage in India is around 65%; so it is of utmost importance that women from rural areas are given all the opportunities they deserve so that they can come forward and make India a global powerhouse. Without their contribution our dream of reaching \$ 5 trillion economy will not succeed.

With this vision, Deendayal Antodaya Yojana-National Rural Livelihood Mission, a flagship program of Ministry of Rural Development, GoI was initiated. Under the program a women member from each rural poor household is facilitated to join a Self-Help group. The program ensures financial support to these SHGs and build their capacities so that they can start or strengthen their livelihoods. In last couple of years these SHGs has been federated into Village Organizations and Federations under the program. With the help from NRLM, these Institutions of women have shown immense progress in bringing

change in the life of its members. The change can be seen in the field of Health, Hygiene, Livelihood, Financial Inclusion, Gender mainstreaming, convergence with Panchayati Raj, Social Inclusion, etc. The women have become self-reliant and are progressing in every field. Though there is a long way to go but a lot has been achieved.

I am happy that on the occasion of 75th Independence year of our country, as we are celebrating Amrit Mahotsav, NRLM has come up with this publication of 75 Stories of Change from the SHG Federations where inspiring stories of change from rural India in various fields of development has been documented. Every citizen should know how these rural women are contributing to India's development through their institutions. I dedicate this publication to all those SHG Federations who are relentlessly working to bring change in the life of its members for a better future.

I hope this publication will inspire us and all who believe that "Hum Sab ki prayas se Bharatbarsh ko Safalta ki nayi Bulandio tak pohucha sakte hain". ■



Giriraj Singh

Minister, Rural Development and
Panchayati Raj Government of India

Message

Swarnajayanti Grameen Swarojgar Yojana (SGSY) was restructured in 2011 by the Government of India to give us what is now known as the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM). As on 2023 DAY-NRLM has reached as many as 742 districts across 28 states and 6 UTs. The SHG revolution has brought under its umbrella a total of 9 crore women and 83.4 lakh SHGs. Through the visionary policies of Honourable Prime Minister Narendra Modi SHG women are now leading the country by example be it from low NPA rates, their entrepreneurial ventures or being the torch bearers of change in the social landscape of rural India

Some of our best Model Cluster Level Federations can now serve as a template for those that are currently in the nascent phase. These CLFs now have their own dedicated trained cadres like Krishi Sakhis, Pashu Sakhis and others who are helping

the community in identifying and navigating indigenous livelihood practices while also helping them understand sustainable modern practices in the realms of farming and livestock rearing. With the help of these sustainable practices the communities are now able to move ahead with their surplus from the primary sector to the secondary and tertiary sectors.

With the goal of Ministry of Rural Development in reaching out to 10 crore rural poor households we proud to launch this Compendium that documents and brings to light some of the best 75 interventions from across the state. These stories bring forth the sheer hard work and dedication shown by SHG women of rural India. I salute all these didis for their indomitable spirit and wish for more and more people to read their stories of success. ■



Faggan Singh Kulaste

Minister of State for Rural Development
and Steel Government of India

Message

It gives me great pleasure to announce the launch of the 75 CLFs Compendium. This book seeks to highlight some of the best interventions taken up by Model CLFs in the fields of financial inclusion, livelihood promotion, FNHW and women's empowerment from across states.

Cluster Level Federations envisioned as independent registered bodies seek to play a crucial role in leading the community towards holistic development. These CLFs have become a major platform in empowering the community of a collective consciousness that is moving forward in dimensions far beyond income generation and poverty alleviation. Through the pages one can see how these women have overcome hurdles both societal and financial, developed their skills and are now involved in diverse sustainable livelihood activities. Through MoU's with leading e-commerce platforms like Amazon, Meesho and others, SHG products have now reached a global market bringing to life Honourable PM Narendra Modi's "Vocal for Local" mantra.

Through years of handholding by the Ministry and a dedicated team on field these collectives today are financially sustainable and have built a sufficient corpus through years of inter-lending at the SHG, VO and CLF level. They are now able to support livelihood interventions both at an individual level and through specialised sectoral producer groups. They also provide a platform to rural women for supporting each other in their aspirations, discussing their problems and in creating a healthy support system within the community itself. Today there are cadres who are trained in matters of FNHW and gender and are able to help SHG women in navigating social barriers and stigma. These women have the confidence to interact with bank managers, are aware of self-financing schemes and are actively involved in creating business development plans in diverse livelihood ventures in their local context.

We hope this book serves as a motivation for all the citizens in the country and look forward to documenting many more such stories of success in the near future. ■



Sadhvi Niranjana Joyti

Minister of State for Rural Development and
Consumer Affairs, Food & Public Distribution
Government of India

Message

Deendayal Deendayal Antodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), a centrally sponsored scheme, is one of the largest flagship anti-poverty programmes of Ministry of Rural Development, Government of India. The Mission works through building community institutions of the rural women like Self Help Groups (SHGs) and their Federations, with an objective to build their capacities to address multi-dimensional poverty. NRLM having promoted world's largest community platform holds immense potential for innovation and experiments.

The Mission is implemented in a phased manner, taking up a certain number of blocks each year and is expected to saturate mobilization of all rural poor households by 2023-24. The implementation responsibility of the Mission is vested with State Rural Livelihood Missions. At the district level, a District Mission Management Unit (DMMU) is responsible for planning and implementation, under the overall control of the district administration. At the block level, a Block Mission Management Unit implements the Mission activities with a strong community-led approach across all activities Sinha

While we move ahead to achieve the objective of the mission, it is important to pause and reflect on the work being done, appreciate the relentless efforts of the community institutions to bring change, document the change stories and disseminate them to all citizens of this country. This will help many to know about Community Based Organizations and their efforts and inspire society to come forth and

support the initiative within their own capacity.

NRLM having promoted world's largest community platform holds immense potential for innovation and experiments.

The SHG Federations promoted under NRLM are both economic and social institutions. While on the one hand, these institutions have been attending to financial inclusion and intermediation agenda for their members, they have also been working on impacting livelihoods, changing societal norms, bringing behavioural shifts, and engaging with banks, public systems, and other stakeholders. The Cluster Level Federations are the apex level institutions that are expected to provide the entire hand-holding and monitoring support to the SHGs eventually. The State Rural Livelihood Missions, with the support from the National Mission Management Unit, has been working on strengthening the CLFs as a result of which, over the brief span of last 5 to 6 years, CLFs have got into amazingly myriad and diverse areas such as behavioural changes around health and hygiene, gender barriers, access to entitlements, and bringing societal focus on vulnerable and socially excluded households, in addition to focus on financial inclusion and livelihoods support.

In this context, PRADAN as a partner organization for DAY-NRLM in strengthening the SHG Federations under a Bill and Melinda Gates Foundation (BMGF) supported project has supported MoRD in documenting 75 inspiring stories of Community Based Organizations on the occasion of Amrit



Sailesh Kumar Singh
Secretary, Ministry of Rural Development, Gol

Mahotsav-75 years of India's independence. I am thankful to PRADAN as well as all my colleagues in NMMU and the SRLMs for their sincere efforts to come up with this publication in a time bound manner.

I am hopeful these stories will inspire citizens of our country and large section of our society will come forward to join hands and support the efforts of women's collectives to overcome poverty and advance well-being for all vulnerable communities. ■

Message

Deendayal Antyodaya Yojana- National Rural Livelihood Mission (DAY- NRLM) organises women from rural poor households into SHGs and its federated structures like Village Organization and Cluster Level Federations to strengthen the livelihoods of these women, develop their skills and capacities, strengthen the production and market eco-system and making them favourable for the rural women, providing them capacity building and handholding support to access formal credit and increase resource allocation through a strong convergence work.

A well-functioning CLF is quite critical for the sustainability of various investments made under DAY-NRLM. CLFs hold great promise in emerging as organizations of women that are not only financially and operationally self-sustainable but also work towards enhancing member livelihoods and well-being and act as a vehicle for promoting women's voice and agency

DAY-NRLM aspires to unlock a repertoire of livelihood opportunities for rural women as the mission's primary objective. Under NRETP, a major strategy hinges on the promotion of FPOs and sectoral value chain activities. It is a growing realization, however, that CLFs need to play an

important role in building member preparedness to participate in FPOs and other value chains. Currently, the participation of SHG members in livelihood enhancement activities is at an average of 20% -30% across the states. CLFs can play a significant role in promoting the universalization of livelihoods.

Across the nation, there are several examples where CLFs have built linkages with public systems, research organizations, agriculture entrepreneurs, producer groups, farmer producers' organizations and private actors for accessing training, inputs, mechanization and other services and market linkages. We must document such success stories so that such practices can be replicated across the nation.

In this context, PRADAN has supported documentation of 75 success stories of strong CLFs from SRLMs across the country where these institutions have mobilised and motivated SHG members, and have facilitated different systems, processes and linkages to improve the lives and livelihoods of the members. I congratulate the SRLMs, NMMU and PRADAN for compiling these stories of change which have personally inspired me and I am sure will inspire many others. ■



Charanjit Singh
Additional Secretary (RL)

Message

Deendayal Antodaya Yojana- National Rural Livelihood Mission (DAY-NRLM) is the largest poverty alleviation program in the country with an outreach of around 9 crore rural women mobilized into 83.4 lakhs self-help groups spread across 7.27 lakh villages, 7,073 blocks in 742 districts across 28 states and 6 UTs till March'23. The mission has also been federating SHGs into Village Organizations (VOs) and Cluster Level Federations (CLFs). The basic principles that guide DAY-NRLM are – 1. poor have a strong desire to come out of poverty and they have innate capabilities to do so 2. Social mobilization and building strong community institutions of the poor is critical for unleashing these innate capabilities

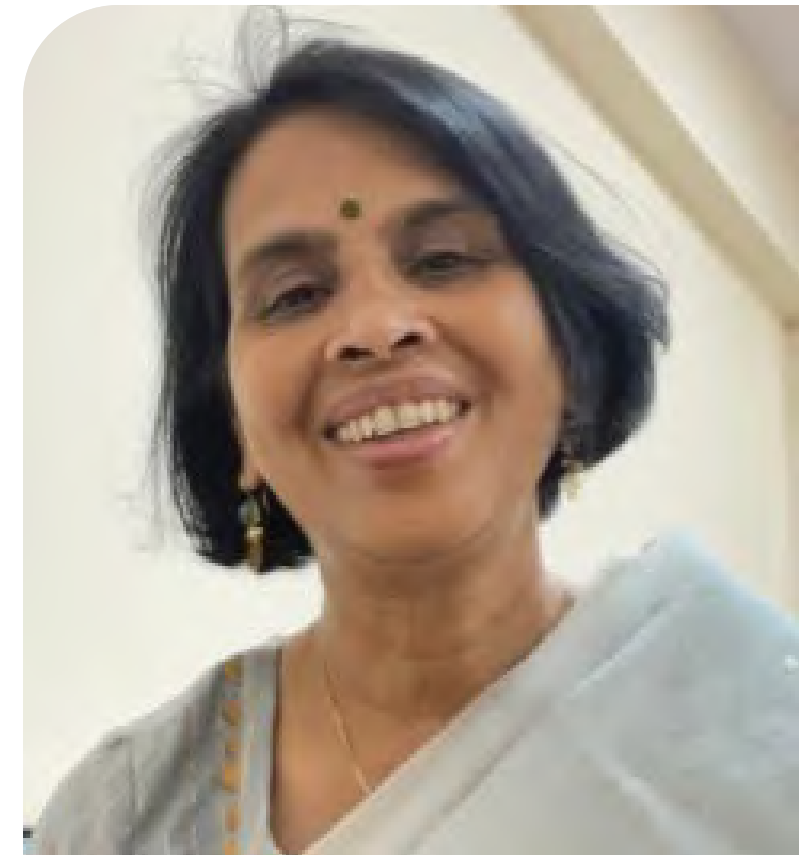
Today, with more than 4.31 lakh VOs and 31070 Cluster Level SHG Federations functioning on the ground, CLFs have emerged as important community institutions which have capabilities to scale up various development interventions for comprehensive development of poor in a short span of time and addressing last mile delivery issues.

These Cluster level Federations (CLFs) are envisioned to function as entities that can facilitate all-round process of development for its members. Presently, the CLFs are pursuing agenda of inclusive financial development as a binding factor. DAY-NRLM has been making concerted efforts in enhancing the

institutional capacities of cluster level federations. They are currently being supported to build their long-term mission and vision, and strategies which are then converted into annual action plans to work towards the vision and mission. For recreating identity and accountability among institutions, efforts are being made to register the CLFs under relevant legal framework, such as mutually aided cooperatives or societies.

This compendium was envisaged with the objective of recognizing the humongous task of nation building that the women's collectives i.e., the SHG Federations are engaged in. An attempt has been made to document the various areas of works which SHG Federations are now engaged in viz., gender, social inclusion, nutrition and health, PRI-CBO convergence, fintech services, farm livelihoods, non-farm livelihoods etc.

We hope you like the stories in this compendium, which gives a glimpse into what is possible. We are thankful to the Bill and Melinda Gates Foundation for supporting DAY- NRLM in this shared societal endeavour of developing strong women's collectives. This compendium could not have been possible without the tireless support of SRLMs who worked day and night to identify these green shoot CLFs across the nation who have done exemplary work around various areas of development. These stories



Smriti Sharan

Joint Secretary, Ministry of Rural
Development, GoI

are very few among a large number of institutions and symbolic of the strength of the universe of SHG based collectives, doing a commendable job.

I thank SRLMs, NMMU staff who worked with PRADAN and the group of documenters for their diligent effort to publish this first compendium of SHG Federation stories. ■

SHG Federations at the Fore

*Towards Building
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Financial Inclusion*

Advancing Agency and Well-Being through Women Collectives

As of June 2022, the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) program has reached out to 8.99 crore households through 83.4 lakh SHGs formed in 7.27 lakh villages in 7073 blocks in 28 States and 6 UTs in the country. Total no of Village organization (VO) promoted is 4.31 lakh while the total no of Cluster Level SHG Federations promoted are 31070. The universal approach in the program has been to form self-help groups of women from poor households, federate them in Village Organisations and Cluster Level Federations, to inculcate a habit of mutual help as well as savings and credit through the SHG and provide development assistance in the form of financial investment as well as social and technical advice to them. There are 4.3 lakh village organizations in the country now, federated into 31070 Cluster level federations. Undoubtedly DAY-NRLM is the largest ever structured attempt at mobilizing women and building their collectives for ushering in diverse facets of development through them.

This is the largest ever effort at creating "social infrastructure". Its most salutary effects to provide the last mile reach for ushering in diverse development programs. This established social infrastructure now offers a very useful pathway for the government to reach out to the poor. At the same time, it has created a major channel for surfacing issues, aspirations, needs and demands of the poor in a planned and systematic manner.

The practical utility of this massive social infrastructure has been abundantly demonstrated in recent times. They helped as conduits for carrying messages, acted as platforms for and took initiatives in a myriad manner in combating the pandemic. There is overwhelming evidence, perhaps as yet not fully documented about the critical role that VOs and the SHGs played in combating the pandemic. They did so on the one hand by organizing exposure and training related to mask discipline, social distancing, and basic preventive care. On the other hand, they became instruments of producing and

distributing masks and sanitizers in large numbers in dispersed locations at affordable prices virtually in every part of the country. They contributed to systematic administration of quarantine centers in thousands of villages. And they became focal points for mobilization of people for vaccination. Without this mammoth social infrastructure, India's fight against COVID would have been much more tardy and possibly ineffective.

This volume brings out the diverse other dimensions in which women collectives have been contributing to social well-being in villages. They have offered a mechanism to introduce new and better paying crops for enhancing rural income through farming, the mainstay of rural livelihoods. They have helped rural households diversify their livelihoods portfolios by taking to dairying, poultry, small ruminants, and fisheries. They have helped created a people friendly system of extension and input service through agri-entrepreneurs. They have promoted enterprises and self-employment in traditional lines of food products

as well as crafts and also in non-traditional lines such as making and marketing solar lamps. They have helped rural women derive livelihoods in the service sector by starting 'didi ki rasoi' for providing hot cooked meals to transiting people at crowded locations. They have collaborated in other state programs while generating employment for the rural women. They have helped expand financial literacy and promoted financial inclusion by collaborating with innovations in the banking sector. Recognizing the importance of health in the lives of the poor, they have collaborated with state machinery in promoting diverse health interventions. They have contributed to dietary diversity of the rural poor both through extension and through popularization and support of kitchen gardens.

The beauty of the DAY-NRLM program is that it is built on the enthusiasm and hard work of women themselves. Ordinary rural women have achieved extraordinary extension by taking the spirit of mutual help to new areas, by training women in managing their new institutions and by bringing in proper systems of management that ensure transparency and accountability. This has enabled the huge social infrastructure to contribute towards building empowerment of women. There is widespread evidence that by itself, creation and regular functioning of an SHG which is supported by the VO in the respective village, offers a social assurance system to women in their hours of distress. Under the gender justice sub-component of the program, in numerous locations, these local entities have taken initiatives to counsel and sort

out domestic difficulties and held out a deterrent to gender-based violence. They have contributed in no mean way to building identity and confidence among women. The savings and credit function of the SHG has created a very helpful and empathetic alternative to the ubiquitous and not infrequently villainous local money lender.

While the above two "side-effects" of the essentially livelihoods program are almost ubiquitous, there have been very positive impacts of this social infrastructure. Women have started taking part now in the Gram Sabha and in the affairs of the Gram Panchayat than ever before. Just as the devolution of funds to GPs under 14th and 15th Finance Commission provided financial muscle to the Gram Panchayats, the enhanced participation of women in their affairs have contributed to making the Gram Panchayats more responsive to the needs of the women and the poor. This is work in progress.

The other related aspects touch upon the strengthening of demand for other welfare services in education, health, nutrition, social justice and the like. Once made aware of the functional utility of social mobilization of women through the SHG /VO /CLF system, it becomes a matter of only their imagination and a little external nudge for them to start taking interest in these matters. In consequence, there is evidence of greater effectiveness of behavior change communication on these matters as well as higher and more confident engagement of the village community with the front-end development bureaucracy. This

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contributes to better realization of entitlements of the poor as well as better service delivery of welfare programs due to consolidation and articulation of demand from the ground.

In this manner, women collectives are enabling the government to overcome hurdles in delivery of public services and working with members to advance agency and improve livelihoods and well-being. ■

Institution Building and Capacity Building

*Women changemakers
build the program*

As is well known, the entire NRLP program evolved from the excellent work done by the Society for Elimination of Rural Poverty in the then undivided AP. Possibly the most unique feature of the program right from the start till now is the reliance on those ordinary rural women members of some SHG who had benefited from participation in the program to spread it to regions not hitherto covered, to strengthen the women organizations on the ground and to build a sense of cohesion and purpose in them. These simple women build a bond with other poor women suffering the from same situation of poverty, depravation and oppression in a patriarchal system bond with their sisters in far flung areas. It is amazing how this bond enables them to motivate and initiate the journey to development of their sisters, at times, whose language too they cannot speak and guide them so well. Such women, variously known but commonly referred as CRP, acquire a stature and a position, but even more importantly, feel immensely fulfilled when they help their sisters elsewhere. The stories in this set illustrate how this unique strategy has been further evolved and strengthened and continues to deliver results.

The story of Sumerian Kandeyang of Khuntpani from West Singhbhum illustrates how participation in spreading

the program elsewhere and helping other women reap the benefit of collectivisation illustrates the remarkable and beneficial changes which the CRP experience. They acquire respect and dignity in the outside world and this almost inevitably helps them improve their position within the family too. More than the honorarium they get paid for their work.

Venue for conducting motivation sessions with and of training women in the issues connected with SHG and their smooth management are difficult to find in most rural areas. Given the poor connectivity between villages, even a day program can be a challenge. Hence the need for creating infrastructure where training program can be conducted and where women can also be given a safe residential facility has been experienced in most districts. Several of these stories illustrate how the State programs financially support creation of such infrastructure and then hand it over to the CLF for managing it for the purpose of institution and capacity building. This not only provides an opportunity to the CLF to develop their own managerial expertise, but also helps them earn revenue through their training activities, besides offering honorarium to the trainers. ■



Going Beyond Basics to ensure transparency in financial transactions for *Stronger CBOs...*

Kudumbashree not only pioneered Auditing of Community Based Organizations (CBOs) but also brought many systems in place to bring transparency and accountability. As the saying goes, process, product, people and environment equally play an important role in continuous improvement.

Kudumbashree has devised a system to ensure proper account keeping in the community network decades before by following all the operational procedure of auditing every year and ensured that at least 90% of the CBOs get audited.

KAASS, the Kudumbashree Accounts and Audit Service Society, is a home grown enterprise to ensure proper account keeping in the community network. The success of this model led to replication of the projects in other states as well.

Each district has been furnished with a KAASS team that has been drawn from

commerce graduates and is guided by professional chartered accountants. These teams have been facilitating management of accounts at the NHG (Neighbourhood Groups), ADS (Area Development Societies) and CDS (Community Development Society) levels.

'Kunnamangalam Community Development Society' is a role model for this system with a record of 99% auditing of its NHGs, ADS as on date.

CDS follows a very simple process to ensure auditing of its member institutions. The plan with KAASS team and prepare a 15 days' time chart by enlisting NHGs, date of auditing and time slot. Kunnamangalam CDS is very particular in ensuring all NHGs are intimated on time to be present at scheduled audit date without fail. KAASS Team usually complete auditing process of 20 NHGs

within a day and takes another 2 days to complete the audit report of the NHGs. As financial transaction does not happen at the ADS level, audit of ADS takes only a day or two. CDS audit takes around 3 days to complete. On completion of the audit of all tiers of the institutions the CDS gets a consolidated report which includes all standard financial reports.

Kunnamangalam CDS is diligently collecting auditing fees in advance to ensure payment of timely honorariums to the KAASS members. Kunnamangalam Auditing experience shows that only review and monitoring of the promoting agency (Kudumbashree NRO) at different institutional levels will not automatically make things fall in place but institutional mechanism like KAASS and involvement of community institutions are very crucial to bring in a paradigm shift. ■



Kunnamangalam CDS (Community Development Society) is an SHG Federation in the Kozhikode district in Kerala. It has mobilized around 5800 women into 487 NHGs (Neighbourhood Group) and 23 ADS (Area Development Society). The Federation has ensured timely accounts audit of all its member institutions.



Exploring the infinite possibilities of strength of women through *Institution building*

True to its name 'Anantha' which means infinite, the Anantha Maha Samakhya from Anantpur, Andhra Pradesh is the true path-bearer for sustainability of the CBOs well exploring the infinite possibilities of leading women members to be self-reliant by working upon enhancing innate capacities of its members.

AMS has not only demonstrated the strength of a community-based institution by working for socio-economic wellbeing for its members but it has also been recognised as a Resource Organization to provide the handholding support to SRLM of other states by providing training support for strengthening the capacities of community cadres. As a Resource Organization, AMS is engaging

extensively in imparting training on formation of SHGs, book-keeping practices and sensitizing members and stakeholders on the social issues. AMS has successfully been able to standardize the process of nurturing of community organizations, which has helped it in scaling its operation across the country in supporting other states in their pursuit of nurturing community organizations.

Ananta Maha Samakhya had assisted the States of Chhattisgarh (2012-2014), Maharashtra (2012-2014), Rajasthan (2013-2019), Jharkhand (2013-2020), Madhya Pradesh (2014-2016), Karnataka (2015-2016) and Uttar Pradesh (2016-2020) and will continue to assist the states and Governments to spread the SHG Movement to the nook and corners of the country.

Experienced SHG members, Book-keepers and Animators are selected as CRPs & Sr. Book Keepers and are trained in local language before deploying in other SRLMs. So far 35 teams (175 members) were deputed to Jharkhand, 42 Teams (210 members) to Rajasthan and 56 teams (280 members) to Uttar Pradesh (trained to communicate in Hindi) and 14 teams (70 members) to Karnataka (trained to communicate in Kannada) who have successfully universalized SHG movement in these states.

Anantha Maha Samakhya has been able to build its own brand of sustainable community-based organisation paving way for others community organisations across the country. ■



Initiated in 2007 and registered under APMACS Act 1995 The Anantha Maha Samakhya covered 7 mandals in Andhra Pradesh with a mandate to eradicate the Poverty in Rural Areas. AMS over the years has reached out to 367 village organisation consisting 7461 SHGs covering 78781 households. At present the Anantha Maha Samakhya has the Total Corpus of more than Rs.4 Crores. It has been recognised as a prominent organisation in the country to provide support to other states as a resource organisation.



CLF Helps Women Chart the Path from *Poverty to Prosperity*

The journey of Sumerian Kandeyang, a resident of Madkam Haatu village located in Khuntapani block of West-Singhbhum district started in a poverty stricken family. She used to be engaged in regular household chores after her studies got over. She soon realised that she need to do something to earn and overcome the financial difficulties of her family. She joined *Balesagen Mahila Samiti (SHG)* as the Book Keeper. She received training on various aspects of Book Keeping to complete different modules and became a Master Book Keeper (MBK) in due course of time. She became very popular as the MBK didi in her village.

In the year, 2015, she took a loan of Rs 15000/- for the first time from her SHG to start a vegetable business. She started

earning about Rs.10000/- per month. Gradually she started to take interest in all aspects of functioning of the SHGs/ CBOs. She started participating in all the activities and soon emerged as an active SHG member in the village. She was selected by the SHG members to become the Secretary in the Village Organization (VO) and then the Executive Committee member of her CLF.

Khuntapani Aajeevika Sankul Sangathan (CLF) recognized her efforts in mobilizing women to join SHG movement and recommended her as National Community Resource Person (NCRP). She underwent a rigorous process of Group Discussions, Personal Interview and written tests to qualify the test conducted by NIRD (National Institute of Rural Development), Hyderabad and

selected as an NCRP. Subsequently, she was sent to give training in Andaman & Nicobar where she oriented groups of women to start their own SHGs and how it will bring change in their lives in terms of financial empowerment. It is known fact that people learn more from fellow practitioners than in any classrooms.

Sumerian's association with the SHGs has helped her to explore different types of livelihood activities. The options were possible due to ease of access to loans and credit facilities to the SHG members through different sources, i.e., revolving funds, savings of the SHG and loans from Credit Linkage from bank. Sumerian is earning Rs 15000/- to Rs 16000/- per month now to lead a comfortable dignified life. ■



Khuntapani Aajeevika Sankul Sangathan (Cluster Level Federation) was formed in the year 2013, in Khuntapani block of West Singhbhum district of Jharkhand. It has under its fold 2574 women organised in 198 SHGs and 18 Village Organisations. The CLF has groomed leaders who are now National Resource Persons for the DAY-NRLM program.

And life has changed from the way it was 10 years back for her and for many others along the journey...



Maha Samakhyas - Building social capital for eliminating *Rural Poverty*

The main objective of Maha Samakhya is to create a large pool of Resource Persons in various fields, such as formation of SHGs & CBOs, bookkeeping of the CBOs, Audit, etc., who provide trainings and handholding support to organizations across the nation. So far, MahaSamakhya has developed 987 Resource Persons to provide support in various functions for CBO strengthening across 14 states in India.

MahaSamakhyas regular basic functions have been to guide and monitor performance of Mandal Samakhyas through trained women from the organization around different functions related to CBO strengthening.

With the introduction of National Rural Livelihoods Mission (DAY-NRLM), Ministry of Rural Development, Government of India, the Society for Elimination of Rural Poverty (SERP) was designated as the National Resource Organization (NRO). It entered into a tripartite arrangement

with 14 states, namely, Chhattisgarh, Jharkhand, Bihar, Madhya Pradesh, Uttar Pradesh, West Bengal, Maharashtra, Uttarakhand, Rajasthan, Haryana, Punjab, Himachal Pradesh, Assam and Andaman & Nicobar to support in SHG promotion and strengthening.

This story is of Nazeema who has supported 13 states across the nation in strengthening the SHG movement. Nazeema was born in a very poor Muslim family as elder daughter with two sisters in a small village of Warangal district, Telangana. Her father was addicted to liquor and left from home leaving the family behind. Total responsibility of the family was on her mother's shoulders who was an agriculture labour. After few years, Nazeema's father returned home and their family got migrated to Surat, Gujarat State for labour work. Being the eldest girl in the family, her father stopped her studies in the middle of 8th standard and got her married at the age of 16. Nazeema suffered a lot in her

in-laws until she joined a SHG named 'Kareena SHG' in the year 1999. After that Nazeema never looked back. Mandal and MahaSamakhya trained her to promote new SHGs and Village Organizations. She was trained on SHG and VO bookkeeping, Audit and gradually Nazeema became a senior Community Resource Person. She was sent to other states to promote and strengthen new SHGs and VOs. Nazeema earned Rs 8,27,000 as resource fee and today she is a proud owner of a 4 bedroom pucca house. She also availed loan from her own Samakhya and started a Kirana Shop. She bought an autorickshaw and supported her husband to start a new livelihood.

MahaSamakhyas and Mandal Samakhyas has emerged as model community based organizations relentlessly thriving for elimination of rural poverty by disseminating knowledge and lived in experience of many extraordinary women like Nazeema. ■



Maha Samakhya is registered as Cooperative Union of SHG Federations under TS-MACS act with all the Mandal Samakhyas as its member. Maha Samakhya is an apex body of Self-Help Groups (SHG), Village Organizations (VOs) Cluster Level Federations (Mandal Samakhyas) and Zilla Level Federations (Zilla Samakhya) in four districts of Telangana, namely Warangal, Khammam, Kamareddy and Mahabubnagar.



विषय :- समूह, की अवधारणा
प्रबंधन एवं मासिक प्रतिवेदन
दिनांक:- 19. 01-23 से 24.01.23 तक
स्थान - मिथिलांचल जीविका प्रशिक्षण एवं शिक्षण केन्द्र, मधुबनी

Collective actions and *Learning Together....*

Mithilanchal training and learning center, Madhubani was formed on 6th March 2014 with 38 CLF joining together to become self-reliant. Initially it started with the purpose for conducting non-residential training, Cadre Review meeting, Staff meeting and orientation programmes. The leader of CLF has started operating the TLC and collaborated with Jeevika for running the training programmes.

Mithilanchal TLC once requested support from JEEVIKA (Bihar SRLM) in order to procure the necessary items required to develop a training centre like computer, projector, printer, boards, stationary, furniture and cooking utensils. To cater all these needs, JEEVIKA provided them

with a onetime grant of Rs. 10,00,000.

The TLC has a ready pool of trainers available all the time having expertise around different themes like SHG-VO formation and nurturing, book-keeping, auditing, preparing Micro Credit Plan for SHGs, livelihoods, government schemes, banking services, etc. The TLC select the trainers from the pool of the community resource persons promoted by different CLFs. The TLC hires the trainers among its cadres covering all the thematic areas. It is a known fact that adult learners learn more through experiential learning process, thus the TLC has the advantage of training its cadres in their own dialect for greater impact.

The Mithilanchal TLC has been registered under BISSCO Act, 1996 and is a strong institution platform for promoting entrepreneurship and livelihood activities for the community.

It is a big achievement that in FY 2019-2020 when the Mithilanchal TLC got First position in Bihar to train all the cadres and SHG-VO members on different themes. Till date a total of 257 batches and 534 days of training were conducted by the TLC on various themes.

Till date Mithilanchal TLC has earned a net total profit of amount Rs 66,15,355. The TLC now collaborates with other government departments to conduct orientation programmes for them. ■



Safal Jeevika Mahila Sankul Sangh in Rajnagar block of Madhubani, Bihar was formed in the year 2012 federating 56 Village Organizations, 833 Self Help Groups and covers more than 9000 households of SHG Members. The CLF hosts a Training Learning Centre which caters to capacity building need of 38 Cluster Level Federations in the district.

....learning together towards the path of self-sustainability !!

प्रका
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कार्यालय

निबंधन संख्या - BR/01/04/WO/01/003/2021

आजाद जीविका महिला विकास स्वावलम्बी सहकारी समिति लि०

भैसहा, डिहरी (रोहतास)

ग्राम - कटार, पोस्ट - शंकरपुर, थाना - इन्द्रपुरी, प्रखण्ड - डिहरी

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सम्पोजित संस्था : विहार ग्रामीण जीविकोपार्जन प्रोत्साहन समिति, पटना



Azad..sowing seeds of *Empowerment*

The journey of "AZAD" started 5 years back when 834 SHGs and 44 VOs came together to form the CLF. The CLF envisioned for creating a platform that could be a centre of excellence in terms of providing custom made trainings and working on capacity building of community professionals around various aspects of development.

In June 2017, the CLF has realised the dream to establish the Community managed Training and Learning Centre named – "Gurukul TLC" with the objectives to train members of the community to nurture their capacities in various thematic areas and develop community resource persons through

the process of induction, trainings, exposure and their accreditation and earn revenue for the member CBOs by providing various services. JEEVIKA provided them with a onetime grant of Rs. 17,17,500 which the CLF utilized in an efficient and transparent manner to develop their infrastructure with well-equipped classrooms and residential facility.

Over time Gurukul TLC partnered with IHM, Hajipur to impart standard skill-based certification training on hospitality and canteen management to community members. Gurukul TLC has started to train up their community members and till date has completed

303 units of trainings on various topics such as Training for SHG, VO, CLF concepts, Insurance, PRI convergence, Farm and Non-farm livelihood, Livestock catering, Financial Literacy and Digitalization, cadres trainings, Refresher Trainings etc. It has also converged with the line departments on "Ujjawala Yojana".

Gurukul LTC has been able to earn Rs. 29,09,000 /- as revenue and has employed a pool of qualified Resource persons. This model TLC has paved the way in establishing 21 TLCs across Bihar. ■



Established in January 2017, AZAD Sankul Stariye Sangh, a Cluster Level Federation (CLF) of Dehri Block in Rohtas district, Bihar federates 44 VOs and 834 SHGs catering to the population of 5300 women. AZAD Sankul Stariye Sangh developed an unique community based platform of Training and Learning for the capacity building of their community members and community professionals to make them feel more enabled and empowered.



Community Managed Training Centre (CMTC) the joy of *Working Together*

Community Managed Training Centre (CMTC) is a model of a community driven training centre where all the responsibilities are handled by community institutions. It is a sustainable model and an independent body owned, managed and controlled by CLF to generate income through various activities.

The CMTC have been providing a permanent place to conduct training in all verticals to build the capacity of multiple cadres, institutions leaders and staff along with other programs at CMTC. This initiative has been taken under NRETP (National Rural Economic Transformation Project).

A particular mention can be made for

Jai Mahila Shakti CLF in block Sangod, Kota which established the CMTC in September 2020. The CLF has been managing the Kota CMTC in an effective manner by forming a Management Committee (MC) of four members drawn from the Representative Governing Board and Sr. cadres of CLF.

The MC deals with day-to-day management, Canteen etc to ensure proper facility during the training programmes. For effectiveness and transparency the Kota CMTC has maintained books and records such as Trainees and Trainer attendance register, Stock register, Monthly training programs calendar, Training expenses-income register, Training net profit register, x MPR file-2 format, Stationery

register etc. The logistics and food facilities are provided by the CMTC training centre and SHG members themselves are involved in all these processes.

During the FY 2021-22, continuous trainings programmes were organised in batches by the Kota CMTC earning Net Profit of Rs 6,23,663/- . The Community Cadres that are trained by Kota CMTC are SHG Auditors, Refresher programmes, CBK TOT, CRP TOT, MCLP Cadre, VOA, VO CRPTOT, CRP Refresher, VO Auditors, CLF Accountants, Cluster Coordinators, Data Entry Sakhis, CLF Managers, Bank Mitra etc. Though Kota CMTC is relatively young it has been able to earn profits and shown signs of being sustainable in the long run. ■



Formed in the year 2020, Jai Mahila Shakti Cluster level Federation in Sangod block of Kota district has 32 Village Organization, 433 SHGs and 4652 women under its fold. The CLF has exhibited strong governance and management skills in managing a training centre and earn revenue to gain financial sustainability.



On a Mission to provide best experience to women trainees- Model Community *Managed Training Centre*

In Aajeevika Mission, several SHG training programmes are regularly held. To guide women in their goal and foster their leadership potential in the community, a training facility was deemed necessary. Coordination-based efforts were made in this regard. The Panchayat-built structure was made available with the aid of officials, public representatives and gave it the shape of a community training center.

The unique aspect of this training center is, women from community themselves are trainers and provide trainings on various subjects. Some of the salient features of this training centers are-

- Training hall, rooms, dining hall, storage room and other to accommodate 30-35 people

- Library, playground with sports equipment for participants and kids.
- LED TV for digital training, presentation and recreational activities
- CCTV cameras for security
- Educational and demonstration facilities like Vermi compost, Azola pits, Nutri garden, varieties of nutrition plants

Management of the Centre:

- A 5-member committee of the Sangathan manages, organises the trainings
- SHG members provide food and hygiene materials during the trainings
- Monthly review meeting to review books of accounts, training schedules and action plan for upcoming trainings

Annual audit of the centre Achievements :

- 212 training and educational excursions for 587 days during 2014 – 2022
- 4823 people received training till date
- Net profit earned till date is Rs.905284

The community members increased confidence as a result of the training they received in the CMTC is currently changing the direction and state of the society and moving in the direction of a better future.

Mahila Shakti Samudayik Sangathan has groomed 64 community trainers who are providing training to the community members on various aspects ranging from Livelihood, Food, Health, Nutrition, WASH, Gender, CBO strengthening, CBO book-keeping, audit, etc. ■

“I am happy that I have come a long way starting from joining my SHG to become President of my Federation. Now I have got opportunity to manage the Training Centre that we have established and it is now a ISO certified training centre. Various training programs gives me opportunity to learn new things and meet with new people. I am happy that I got opportunity to meet with the honourable Governor of Madhya Pradesh.” — Kala Bai, President, Mahila Shakti Samudayik Sangathan, Amalyahat



In 2014, Mahila Shakti Community Training Center was established in Amalyahat block of Rajgarh District of Madhya Pradesh state. This training center is managed by Mahila Shakti Samudayik Sangathan, a Cluster Level SHG Federation and has organized 212 training and educational excursions till date, and 4823 people have taken part and benefited from various training and capacity building events. Mahila Shakti Samudayik Sangathan has 44 VO, 379 SHGs and 5006 women under its fold.



Community Managed Training Centre: *Building Social Capital*

This Community Managed Training Centre (CMTC) is an output of various community development initiatives of the CLFs in the district. CLFs have been able to facilitate involvement in different SHG-initiatives which help members to develop leadership skills, make economic gain, access employment opportunities, and access their entitlements. CLFs have also organised programs to create awareness around many social issues which include, child marriage, dowry system, alcohol and education, particularly girls' education.

However, lately leadership of these CLFs has realized that there is a significant lack of qualified resource personnel in the rural areas, which could help in skill up-gradation or acquisition of new skills by group members. Also, an institutional mechanism for capacity building and skill training was not present and it's need was felt. So, community members decided to create an ambience for learning and teaching and that's how this CMTC came into picture.

With an understanding that a CMTCs could help in building knowledge, skills and attitude of the community members, leaders and community professionals for effective performance of the CLF. Matter was discussed among RGB members and they got the approval from BOD of the CLF.

The main objectives of the CMTC are -

- To develop skilled community professionals and community resource person through the process of induction, trainings and exposure,
- To make a Centre of learning- owned, managed and run by community members
- To deliver a broad array of services and the needs of other CLFs.

Services Being offered-

- Both residential and non-residential training is being offered by the centre.
- It provides an atmosphere to cadres and community in both aspects, i.e., learning and training

- State of art Training facilities like, computer, printer, training material, TV, sound box, projector are there.

Through various capacity building events facilitated by Arpan CLF through its CMTC it has managed to establish Tool Kit Bank by making Farm machineries available on demand at a price below the market rate for the local farming community, has generated employment to SHG members through Mask Production during COVID-19 lockdown, has facilitated in the making of Ration card of 4412 members, has facilitated in issuing MGNREGA job card to 4717 HHs, has facilitated in the construction of toilets for 635 household who doesn't had access to individual toilets, has supported 1012 entrepreneurs through SVEP (Start-up Village Entrepreneurship Program) and have provided alternative livelihood opportunities to 68 ultra-poor household who were traditionally involved in the production & selling of country liquor. ■



Established in the year 2017, Arpan Jeevika Mahila Vikas Swavalambi Sahakari Samiti (Arpan CLF) has got a training centre at Bariyarpur, Munger. The CLF has 6912 members from 588 SHGs federated into 38 Village Organizations (VOs). The CLF has a strong social capital among the poor women, as it has empowered them to have their voice in the society.



Community Resource Persons' Behind every successful woman there are *More Women*

Khushi CLF has understood that utilization of the services of community resource person for targeting, mobilization, forming and nurturing SHGs has been proved to be a metamorphic step towards success of the CLF. As these CRPs are community leaders who have long standing experience as member of organization and have imbibed the core principles of community action and cooperation.

One of such CRP is *Vibha Devi*, one of the shining faces of Khushi CLF. She has proved to be paradigm of what transformations a collective could bring into the lives of people associated with it. Vibha Devi was contented under her veil doing household chores and caring work until she was chosen as community mobilizer serving a total of 12 SHGs. She

was quick at acquiring required skills and proved to be a leading community professional of Khushi CLF. All 12 SHGs evolved as good performer with updated books of records, better inter-lending facilities, governance aspects which in turn improved performance of Khushi CLF.

Khushi CLF under its CRP system convinced Vibha devi to impart trainings to other community professional and CBOs in order to replicate her success for other CBOs. Vibha Devi visited different areas covering Khushi CLF for VO formation and system strengthening. After regular feats and achievements, Khushi CLF deputed Vibha Devi to other districts and in turn to other states as resource person. She actively participated in CRP drives and

catered the need of different institution by stepping out at least three times out of the state and number of times outside the district over the years.

From the experience and collaboration of community institutions such as Khushi CLF, JEEVIKA have developed their own CRP system. Many such successful women like Vibha Devi have been developed as resource person in the project to replicate the institution building process in new areas with their experiential learning and also to inculcate best practices in their own institution. ■



Khushi CLF was established in 2015 federated with 48 VOs and 720 SHGs covering 5 Gram Panchayats. Khushi CLF has always been among the top performing CLFs of the district Mujaffarpur, Bihar. It has intensely trained its cadres like Community mobilizer on several fronts viz. health and nutrition, CBO quality, livelihood for availing capacity building needs to its member SHGs and VOs.

Financial Inclusion

Financial inclusion is empowering

Financial inclusion of an individual refers to his ability to access and deploy when he desired options for savings, for obtaining credit, for investment, for seeking insurance services and in general participating in other aspects of financial markets (including securities, bullion and foreign exchange markets). For too long have the millions of rural households been financially excluded even from the simplest of these. This has happened due to poor connectivity, insufficient penetration of banking institutions and a near total absence of connect with providers of financial services due to their strong urban bias.

Participation in an SHG and then through or with its assistance opening a Bank account are some of the very early steps which thousands of women took towards financial inclusion. Financial literacy is a precursor to financial inclusion. For this purpose, as the stories of FLCRP in Murbad, Thane and in Sangola, Dist. Solapur in this set indicate efforts have been made by CLF. This is done by way of choosing women from among

the SHG and training them so that they can bring about financial literacy in other SHG members. The other major effort in expanding the scope of financial inclusion is by way of facilitating interaction with a Bank. Adoption of the Banking Correspondent model is a gaining popularity among CLFs across the country as several stories in this set show. Some women collectives are going beyond these two aspects. As the case of Ormajhi CLF indicates, they have gone beyond financial literacy and bank interaction and taken to popularising insurance among SHG members. They do this by ensuring that all SHG members enrol for the major Government insurance programs.

Financial inclusion is empowering for poor rural women since it frees them from the dependence on husbands or sons or Bank staff for transacting in their own (women's accounts), often getting the shorter end of the stick in the process. The progress so far is promising but there are miles to go yet. ■



Recognizing and Responding to Opportunities

To deepen the reach of banking services and financial products amongst the un/under-served households through strong last mile service delivery architecture. Business Correspondent intervention was scaled up as one of the top priorities for *Umed-Maharashtra SRLM*. This last mile service delivery mechanism was primarily designed to promote the transition from cash based transactions to digital transactions.

The journey of Mrs. Harshada Patel from a housewife belonging to Saphale village of Palghar district of Maharashtra, to an actively working BC Sakhi of her community is one fulfilling example speaks volumes about the success of this intervention.

It all started with her gaining membership of SHG, which brought her increased awareness, knowledge, expo-

sure, thoughtfulness and skill, eventually impelling her to take right actions for her self-progress and progress of her family. She worked with the Banks, learning and rendering services of the bank as a Bank Sakhi for her community under the guidance of her CLF.

She facilitated credit linkage of 28 SHGs in one working day which is a worthy instance to mention. Her willingness to earn more income for her family motivated her to apply for the position of Business Correspondent Sakhi. Now she is serving 528 SHGs operating under 16 Village Organizations. She has been able to earn a steady income of INR 10,000/- per month.

So far she done 1,24,90,000/- Rs. of transaction from her BC point and till now she has settled 5 claims under PMJJBY (Pradhan Mantri Jivan Jyoti Yojana) which

has made her quite a known face and a respected face in her community.

This economic and social graduation was not an easy engagement for her. She faced challenges like strong village level competition among the community peers for the BC position and adaptability to new technology. The trainings from MSRLM and CLF have helped her to cope with it. During nationwide / state wide lockdown period, she delivered door-to-door service to about 7 to 8 villages in her sub-service area. Her vision is to make every woman financially independent and have access to financial services with dignity. ■



Vanarai Mahila Prabhag Sangh is a Cluster Level Federation formed in the year 2018 with 20 village organisation and 361 Self Help Group of Saphale Block in Palghar District, Maharashtra. There are 3716 SHG Women who are member of the Vanarai CLF. The CLF has engaged extensively to bring vulnerable households under the ambit of banking services by providing door step banking services through promotion of Business Correspondent Sakhis.



Insurance, Social security schemes and securing *Life and Livelihoods*

Ormajhi CLF has ensured that all the SHG members under its fold get insured under flagship insurance schemes like Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Jan Arogya Yojana (PMJAY) and Atal Pension Yojana (APY). To facilitate a wider outreach of this initiative CLF has also developed a loan product of Rs 500, which is an interest free loan.

CLF sets target for enrolling the SHG members into various social security schemes. The target was then communicated to the Village Organizations.

To identify the left-out members an insurance register was kept in every CLF/VO for maintaining the record of each

member. Active SHG members then mobilizes the left out community members to go and enroll in the Insurance camps organized by the CLF. Ormajhi CLF celebrates "Bima Karayein Abhiyaan" every year through mass campaigning and by organizing Insurance camps and has established a strong review and monitoring system to track the progress of each of its member's social security status. CLF has also promoted Business Correspondent Sakhis (BC Sakhis) who provides door step financial and banking services to the members.

This initiative of CLF has benefited many vulnerable households. One of the villagers, Parwati Devi, says, "I am old, and my house is too far from the bank. It was nearly impossible for me to visit the

bank. But with the help of BC Sakhi *Didi*, I no longer had to ask for people to fill my form or stand in long queues. Now I can frequently deposit and withdraw money. I feel independent. Also, because of the support from my CLF, I took various insurance schemes".

Pushpa Devi, another resident of the same village and a member of Laxmi Aajeevika Mahila Samiti, is also enrolled by Anita Devi, the BC Sakhi under PMSBY & PMJJY says, "The problem of getting affordable access to banking facilities got resolved through BC Sakhi *Didi's* door-to-door banking services. Her assistance helped me avail the insurance too. Today, I am secured under the Health Insurance policies because of my CLF and the BC Sakhi *Didi*. ■



Formed in the year 2018, Ormajhi Aajeevika Mahila Sankul Sangathan, a Cluster Level Federation in the Ormajhi block of Ranchi district, Jharkhand has mobilised around 4800 women into 400 SHGs and 18 Village Organization. The CLF has done an exemplary work on facilitating easy access to social security schemes by its members.



Reaching unchartered territories through *BC Agents*

Shrimati Papori Dutta, is a Bank Sakhi in Tribeni CLF. She is a 28-year-old mother of two children. Initially, she had to travel 20 km to reach the nearest Bank branch from her village in Raha block in Nagaon district of Assam to withdraw money remitted by her husband who was in Kerala working as a migrant labourer in a private industry. There were numerous women in her locality facing similar inconvenience while availing banking services. In December, 2014, Papori joined Chetana Rupali SHG promoted by Assam State Rural Livelihoods Mission

(ASRLM). In the meantime an opportunity came along her way to be a Business Correspondent Agent (BCA) of Assam Vikas Bank (AGVB) and she grabbed it.

She received a 2 days state level residential training at Guwahati and other technical trainings conducted by ASRLM eventually and got selected as BCA in the year 2018. She created awareness around financial services available at her kiosk and opened Jan Dhan Accounts for community members. She demonstrated financial transactions at the meetings to

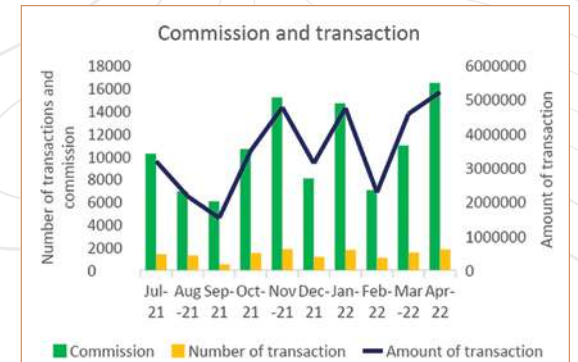
ease the process for all. All throughout her journey Tribeni CLF supported her in spreading awareness and mobilizing women to avail the financial services Papori was delivering.

Through her hard work and perseverance, she is now earning around Rs. 15,000 per month as commission from the bank. She has taken a loan of Rs. 1,50,000 from bank to cater her Customers' financial transactions and doing average transaction of Rs. 2,00,000/- per day. Papori is not only becoming self-reliant through her BCA activities but also financially supporting her family.

She is the symbol of empowerment through access to financial services in financially excluded remote corners of India under the umbrella of National Rural Livelihoods mission (DAY-NRLM). ■

“In the first month of starting the activity, I got commission of Rs. 33 only. I was very depressed and I decided to visit the SHGs and VOs in the regular meeting to spread awareness about the services I was providing. Gradually my transaction increased and now I am earning around Rs. 15,000/- per month.”

— Papori Dutta, BC Sakhi



Tribeni Cluster level SHG Federations in the Raha block of Nagaon district of Assam has mobilized 5982 women into 519 SHGs and 31 Village The CLF has promoted Bank Sakhis who are fostering awareness around banking services and delivering doorstep availability of the financial services in remote villages.



Bank Sakhi- an admirable story of bringing *Banking to the doorstep*

Phulmala CLF has done commendable work in the field of Financial Inclusion by reaching out to the unreached. Access to finance in the vicinity of a village is still a distant reality for people in many places in Bihar. Phulmala Cluster Level Federation played a critical transformational role in bringing digital banking initiatives to Bochaha block. In collaboration with the major banks, Phulmala CLF along with Jeevika (Bihar SRLM) has provided continual support to the Banking Correspondents (BC) right from their screening, induction, training, handing over of devices and continuous assessments. The four Bank Sakhis of Phulmala CLF have conducted cumulative financial transaction volume of Rs. 21,81,61,237, earning an average commission of Rs. 3,51,261 each till date.

These Bank Sakhis have become the torchbearers in terms of taking banking

to the door steps in rural areas. They have been successful in touching the "Souls of Banking" and earned the Epithet of "Banker Didi" for themselves through their services. Special mention goes to "Banker Didi" Anamika Kumari popularly known as "Anu". She helped to cater to the banking needs of the people and nurtured Phulmala CLF on digital finance processes. She provided regular services like account opening, deposits, remittance, withdrawal etc. through her Customer Service Point. The CSP has benefitted the community people to absolve them of the difficulties regarding banking services such as going to bank, waiting in queues, spending money on conveyance and the risk of monetary loss.

She rendered additional services like promoting insurance, NPCI, photocopy, lamination, printing documents and photos etc. During the time of Covid-19,

she went from door to door to people who were in need of money. She had strictly followed the Covid protocols and allowed customers to initiate transactions using the precautionary mask and sanitizer. She gave special service to pregnant women, newly married women, and senior citizens who are unable to come due to old age and ill-health.

This is a perfect example of the individual as well as community-based efforts in the digitization of banking services to serve the underserved ... Let Anu remain an inspiration for many more Anu to be borne to overcome difficult times!!! ■



Phulmala Cluster Level Federation was formed on 20th September 2013, covering 4 panchayats, 58 Village Organizations, 732 Self-help Groups and 8784 SHG households in Bochaha block of Muzaffarpur district, Bihar. The CLF has done commendable work in making banking and other services accessible and convenient for remote and rural households especially women by providing banking and financial services at the doorstep in the remote villages of Bochaha block of Muzaffarpur Districts.



Banking Services at *Majuli*

In remote and isolated Majuli River Island in Assam, the rural community faces lots of problems in availing the financial services through mainstream banking system on day-to-day basis. Besides poor network of bank branches, there is lack of appropriate infrastructure, communication and lack of awareness. This largest river island in the world, with a population of 2.1 lac has only 9 bank branches.

The initiative of Assam State Rural Livelihoods Mission (ASRLM) to engage Self Help Groups (SHGs) members as Business Correspondent Agent (BCA) of the banks named as BC Sakhi has come as a boon for the local community. It has proved to be viable and practically feasible in providing doorstep banking services to the rural people of the state.

While the CLF identifies the BC sakhi

candidate in consultation with its Village Organization (VO), minimum required support is provided by the bank. This support could be in the form of interest free loan to purchase laptop, printer, bicycle and other necessary equipment. On the other hand, VO provides the loan to set up the Customer Service Point, etc.

BC Sakhi provides banking services to people in neighbouring villages, mostly at their doorsteps. She opens bank accounts, helps in withdrawal of old age pensions & widow pensions, enrol people into Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY). She regularly provides services to SHGs and VOs in deposits & withdrawals.

Gitali Mudoi is providing banking services to nearby 12 villages and has done

transactions amounting to Rs. 2.78 Crore during the Financial Year 2021-22. She has opened savings accounts of around 330 person and enrolled 144 SHG members into Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and 254 members in Pradhan Mantri Suraksha Bima Yojana (PMSBY) and 71 in Atal Pension Yojana (APY). She has also successfully facilitated digital transactions in 30 SHGs and 3 VOs which otherwise is maintained manually.

As a successful Business Correspondent Agent, Gitali Mudoi is earning average Rs. 8000-10,000/- in a month which has enabled her to live a self-dependent life and also contributing to the household income. In March 2022, Gitali Mudoi has purchased a two-wheeler from her own income and take care of all the expenses of her children's education. ■



Formed in the year 2016, Jyoti Sandhani Mandal, a Cluster Level SHG Federation having 2650 members mobilized into 247 SHGs and 13 Village Organizations has done an exemplary work on making banking services easy and accessible. The CLF has mobilized women, creating awareness around banking services, and promoting Bank Sakhis for doorstep availability of the financial services for the rural households in the remote and isolated Majuli River Island in Assam.



Awakening to contribute to National Mission of Five trillion economy through *Financial Inclusion !!*

The journey for Jagruti CLF and Asha Malviya has begun in a financially excluded, poor Tribal district named Barwani situated in southern west region of Madhya Pradesh. Laden with hostile geography and climatic condition Barwani is typical of a place in heart of India. Amidst all the demographic and institutional challenges Barwani lies the hopeful story of young, zealous and enthusiastic Business Correspondent (BC) Sakhi-Asha Malviya.

This is a story that acted as catalyst for Financial Inclusion of provision of door step Banking to give recognition to the BC Sakhis. Asha Malviya has been impanelled as BC Sakhi of Madhya Pradesh Grameen Bank, Rajpur branch

of Rajpur block in 2016. She received training in RSETI, Corporate BC NICT and Ajeevika Mission on the Basics of the Banking ecosystem and important banking services.

She started with a wallet of Rs 10,000/- only and earned Rs 3000/- to Rs 4000/- per month. She received advanced financial literacy trainings and an exposure of holistic banking services to diversify her range of services beyond cash deposits, withdrawals and remittances. She started opening SB accounts, Insurance and Pension enrolments, Insurance claim settlements, Aadhar Seeding etc. She not only enrolled members in insurance scheme but also helped nominees to

access the sum insured which made her fondly known as "Bank wali Didi". In due course of time CLF extended her a loan of Rs. 75000/- to further enhance the OD Limit and increase transactions per day. Asha Malviya played a pivotal role in digitising the bank transactions at BC point for JASS members and earn Rs.20,000-25000/- per month. Her efforts led to dignified and easy banking for JASS members and contribute to national financial inclusion. DAY-NRLM lauded her efforts in Manthan Conclave held in May 2022.

This is a true live story of "*kon kon se bone hazaar*"■



Jagruti Sankul Stariya Sangathan a Cluster Level Federation (CLF) registered under MP Cooperative Society Act, 1960 federating 48 Village Organizations (VO) representing 653 SHGs of 7438 women. The Federation has done exemplary work in accelerating digital transactions by facilitating customers in accessing door step banking services thus creating a banking trail record for SHG members; the mass of Rural clients which fell in the category of "non bankable" a decade ago.



Financial Literacy- toward a secure *Financial Future*

Maharashtra State Rural Livelihood Mission aims to improve socio-economic conditions of the marginalised in rural areas through community institutions, access to livelihood opportunities, entitlements from government schemes and financial inclusion for its linked SHGs.

In Kadlas cluster, Solapur, the Saksham Mahila Prabhagsangh CLF has ensured that financial literacy and inclusion of women SHGs has reached 95% saturation. This process started with formation and training of Bank Linkage Committee at CLF level.

Local women were selected by the CLFs as Bank Sakhis and trained at RSETI, Solapur. Sakhis work part of the

week from the bank offices and the rest in the community. They receive a monthly honorarium of Rs. 3000/- from MSRLM. This intervention was done with 3 banks present in Kadlas, SBI, BOI and Bank of Maharashtra.

Bank Sakhis spread awareness about banking services as well as act as a conduit for delivery of these services to the SHG members.

More than Rs. 12 crores has been disbursed in series of bank loans to 204 SHGs through this program. With constant monitoring by the CLF the Bank Sakhis has ensured 95% saturation of the entitlements such as PMJJY, PMSBY and other schemes of the Central and State government for

the poor HHs. Apart from Bank Sakhis, Business Correspondent Sakhis, CRPs, Financial Literacy CRPs hosted by the CLF run awareness campaigns about banking institutions and their services, financial prudence, insurance etc. The BC Sakhis were able to ease the banking processes for the SHG members due to their link with the banks which CLF facilitates leveraging the large mobilization that they have.

The Bank Sakhis and the entire cadre of financial inclusion services with support from the CLFs are paving the way for the rural women and their HHs to attain a brighter future. ■



Registered in the year 2022, Saksham Mahila Prabhagsangh in Sangola block of Solapur district, Maharashtra has 3785 women members mobilized into 253 SHGs and 11 Village Organizations covering 9 gram panchayats and 12 villages. The CLF has done remarkable work by promoting financial literacy among its members thus supporting them in avoiding financial mistakes and plan for a strong, secure financial future.

Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) has built Women Federations with purpose ranging from financial intermediation to welfare/development programme delivery. In many cases the SHG Federations have emerged as platforms attending to widened development engagement around Institution Building and Capacity Building, Livelihoods, Financial Inclusion, Social Inclusion, Gender Equality, FNHW, PRI-CBO convergence and others.

SHG Federations at the Fore : Towards Building Capacities & Ensuring Financial Inclusion” is a visual chronicle of select success stories of different DAY-NRLM promoted SHG Federations across India in their endeavour for building social capital, institutionalizing systems and processes to support SHG women and their institutions to build perspective and capacities around different developmental agendas, and facilitating SHG members to become change agents to deliver training and financial services to the last mile member. This is the first of the three volumes which captures SHG Federation’s effort to work effectively towards enhancing

economic prosperity, resilience and enhancing quality of life of its members driven by their “collective vision”. This volume captures stories around Institution Building and Capacity Building theme and Financial Inclusion theme.

DAY-NRLM was launched by the Ministry of Rural Development (MORD), Government of India in June 2011.

DAY-NRLM set out with an agenda to cover 10 crore rural poor households, across 750 districts, 8000 blocks, 2.5 lakh Gram Panchayats and 6 lakh villages in the country through Self-Help Groups (SHGs) and federated institutions and support them for livelihoods strengthening and addressing other well-being issues to bring them out of poverty within a period of 8-10 years.

This publication has been compiled by DAY-NRLM and PRADAN, written by different SRLMs and edited by Sanjiv Phansalkar, Suresh Sharma, Swati Sheti and Mrinalinee Khanikar.