

### ANNEXURE III

#### Recommended Module on Training Programme for bankers for promotion of SHGs

Name of the programme	Training Programme for bankers for promotion of SHGs
Objective	To impart necessary inputs for promoting, nurturing and facilitating SHG linkage
Target Trainees	Selected staff of banks
Expected number of participants	25
Identification of participants	By Banks
Duration	Three days [residential]
Location	Places with good training infrastructure and proximity to good working SHGs for field visit
Training methods	<ul style="list-style-type: none"> <li>• Lectures</li> <li>• Interactions/interface</li> <li>• Role play</li> <li>• Field visit</li> <li>• Group discussions</li> <li>• Experience sharing</li> <li>• Case study</li> <li>• Video</li> <li>• Action planning</li> </ul>
<b>Broad Contents</b>	
Expectation planning	Through interface
Rural scenario	Importance of agriculture and rural development-Incidence of rural poverty-present poverty alleviation programmes- top down approach- Latest changes in govt. sponsored programmes to implement them through SHG route
SHGs- conceptual aspects, formation and linkages & policy and procedures, aspects of group function and nurturing	Role of Rural Financial Institutions in rural development- credit delivery- present problems- Characteristics of rural credit needs Rigidities of formal formal credit structure-How SHG linkage programme was introduced-reaching the unreached- What is SHG ?- Sustainability of thrift and credit -SHGs over other groups, features of good SHGs- homogeneity, regularity in savings, meetings, democratic character, maintenance of books of accounts. Formation, monitoring and linking of SHGs. Conduct of meeting, conflict resolution RBI/NABARD guidelines on linkage of SHGs.

	Financing of SHGs by banks, rate of interest. quantum of loans, rating of SHGs/NGOs- benefits to the banks as a business opportunity - good repayment, quality future clients, coverage of more people and area, reduction in transaction cost,etc.
Role of promoters DOs and DON'Ts Entry to the village	<ul style="list-style-type: none"> <li>• Effective rural communication, rural customs, PRA techniques, survey of the village, selection of people</li> <li>• Group configuration - grouping norms, membership, leadership, Group process-- framing rules/bye-laws, conduct of meetings, self governance, group control, conflict resolution</li> <li>• Group functions- thrift management, loan management, accounts keeping, community issues, training needs assessment of members, imparting training</li> </ul>
Briefing for field visit	Description about the location, background, effective rural communications, points to be noted during the field visit. Interviews should not be fully structured.
Field visit	Field visit to good working SHGs, promoting SHPI
Reflections on field visit	Group presentation. The concerned NGO/SHPI representative may be present.
Formation of groups	This may be done as role play
Experience sharing with microFinance practitioners	Successful banker practitioners may be invited.

### Day to Day Schedule

Day	Session	Topic	Methodology
I	1	Expectation planning	
	1 (contd)	Rural Scenario	Lecture
	2	SHGs-conceptual aspects, formation and linkages & policy and procedures, aspects of group function and nurturing	Lecture
	3	Role of promoters, dos and don'ts, entry to the village etc	Lecture
	4	Briefing for field visit	
II	1 to 4	Field Visit	Field visit
III	1 and 2	Reflections on field visit	Group discussion
	3	Formation of groups (Role play)	Role play
	4	Experience sharing with microFinance practitioners	Interface

## **Broad Contents of Reading Materials**

- Overview of micro Finance sector
- SHG concept & Methodology
- NABARD/RBI Guidelines on SHGs
- PRA Techniques
- Group Development Methods
- Best Practices in SHGs Programme Management for NGOs
- Formats of Books of Accounts and Monitoring Reports
- Training Manuals & Guidelines
- Frequently Asked Questions
- Case Studies & Success Stories

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