

SUSTAINIBILITY OF SHG ACTIVITIES THROUGH PROMOTION OF FEDERATIONS

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VISION

The vision of Gana Chetana Samaj (GCS) is to build Self-Help communities of love, concern and solidarity among the poor irrespective of cast creed or colour, whereby the poor become consciousness of their collective strength / power to help themselves individually and as a group and to empower themselves economically and socially whereby they can live with dignity and become makers of their own destiny.

MEHTODOLOGY

The Self-Help Communities/ Groups begin by mobilising their own resources to start the process of empowerment. To achieve this we have adopted the methodology of Self-Help Groups, popularly known as SHGs. Over the 5 years GCS and MASK (Mahila Shakti Kendra) have developed a vision,, concept, objectives model by-laws/ rules and regulations, stages of functioning or growth, methodology for supervision and monitoring and periodical assessment of the performance and growth of the groups.

This methodology has been documented and used for training personnel of our own institutions and personnel of three Dioceses, and NGOs of the Northeast.

The SHG methodology is only the starting point and is viewed as a sine qua non for initiating any development activity or programme, because it builds or provides a strong base, a community / cluster of communities that grows into a Federation of Self-Help Communities, to reflect on their problems, to prioritise the issues affecting their lives and to plan action programmes to address those issues. This process of reflection and action which is essential to any development, is in-built in the SHG methodology and if properly implemented, can become an effective tool for social change.

In the wider concern for the efficacy of our work as an NGO and in the interest of the poor and marginalised tribals of the Northeast, we have to adopt the following strategy and ensure its implementation:

1. Social action services rendered by any of our institutions (with particular reference to promotion of SHGs) have to be multiplied through various programmes and projects;
2. The number of villages or communities served have to increase;
3. Strong Federations have to be formed to sustain the works after completion of a project.

PROMOTION OF FEDERATIONS FOR SUSTAINABILITY

Strong clusters of communities / groups have to be built leading to Federations of the groups, which alone will ensure sustainability of the programmes and continue the ongoing reflection and action process of empowerment to bring about social change in the community;

Rationale For Promoting Federations

GCS or for that matter any institution, that promotes groups only helps to build their capacity through various training and exposure programmes for a limited time, in our case -as explained elsewhere, - for a period of two years only, after which the groups are weaned away and left to themselves. No NGO/ Institution can afford to nurture groups or any programme for an indefinite period of time after the project period. Moreover this would be contrary to any principles of sustainability and process of development. However, the NGO can guide the Federations and offer consultancy services for a further fixed period of time with clear time bound objectives. The NGO (GCS) or Institution has to promote newer groups and multiple its services. The question is what happens to the older groups weaned away from GCS or from any Institution.

The problem of sustainability is very vital to any project/programme or to any funding partner. Therefore, as part of our methodology we have developed the concept of the Federation to ensure sustainability through ongoing reflection and action with the groups and ongoing skill up gradation programmes, which are organised and financed by the Federation through their own income. Sustainability of programmes and the multiplying effect can continue through Federations who will be our collaborators and partners in the whole development process.

It is therefore our bounden duty as NGOs and an integral part of the process in implementing any project that we promote Federations and build their capacity, for if we fail to do so, we shall be doing a grave injustice to our beneficiaries because the projects we have implemented will not be effective and sustainable in the long run.

ROLE OF FEDERATIONS

The process, concept and role of the Federation has been evolved by GCS from experience of over three years of actual functioning of the first women's Federation of SHGs, at Balipara, formed in April 2002. On 08 February 2006 the Federation was registered under the Societies Registration Act of 1860, by the name 'MASK' i.e. "Mahila Shakti Kendra"

The activities of the Federation 'MASK', stated below can be taken as a model for the role of the Federations:

1. Takes over the groups from the promoting institution (GCS), as and when they are weaned away from the institution and continues to supervise and monitor their growth and progress even after completion of a project.
2. Organises and implements skill up-gradation training and exposure programmes for groups taken over from the institution.
3. Does assessment / evaluation of groups based on NABARD (National Bank for Agriculture and Rural Development) format, for linking groups to Banks for Revolving Funds and for long term loans.
4. Supervises and monitors implementation of Income Generating Programmes of long term loans taken from Banks.

5. Implements the Micro-Credit Programme of Gana Chetana Samaj (to the tune of 15 Lakhs) by assessing groups applying for loans, sanctioning loans on a priority basis in keeping with the vision and objectives of GCS and taking responsibility for refunds with interest. So far due to the Federation, GCS has received 100 % returns of loans with interest.
6. Has generated its own resources and has raised funds for providing Micro-Credit assistance to its member SHGs.
7. Promotes newer groups and builds their capacity.
8. Conducts Training of Trainers (TOT) programmes (on promotion and nurturing of SHGs) for NGOs of Northeast and for dioceses.
9. Organises rallies to celebrate International Women's day every year.
10. Organises agitations at the local and District level, to address issues of injustices, oppression and exploitation, and settles cases of injustices through the 'Mahila Court' (women's court)

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FOR GANA CHETANA SAMAJ

Balipara

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