



મહિલા કિસાન સશક્તિકરણ કાર્યક્રમ
(એમ.કે.એસ.પી.)



જીવલા ગ્રામીણ વિકાસ
એજન્સી, દાહોદ

TRAINING MODULE OF SHG FORMATION AND STRENGTHENING



Submitted by:

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Training Module : 1

Training Module 1: Exposure Visit - To demonstrate discipline in SHG, role of SHG in improving life and livelihood and role of an Apex institution

Background on the training: Target women beneficiaries (who are yet to form a SHG) are taken to an existing SHG with sound financial and social interventions which is linked to a federation. This is an introductory activity to restart/activate, inactive SHGs.

Number of days: One day around 4 Hours.

Objective:

- To acquaint the members of the SHG to functioning of an SHG and developing a vision around building a institution/ federation
- To emphasize on the benefits of an SHG
- To make the participants enthusiastic on the forming a SHG

Day 1			
Topic/ Subject (with time)	Points to be discussed	Methodology & Tools	Expected Outcome
Introduction by the promoting organization on the SHG and SHG members (40 Minutes)	<ol style="list-style-type: none">1. Norms of the Day2. Name of the SHG3. Number of members4. Name of the host SHG members and Participants5. When it was started and why?6. What have been the interventions done till date?7. What is the member profile?	Presentation/ discussion by the Staff of Promoting Organization and Utthan	The members are introduced to the SHG and know that the members are of a similar background to them. They also know the interventions done by the SHG to discuss each of them in detail.

Discussion on saving and loan and Financial status / systems of the SHG (1 Hr)	<ol style="list-style-type: none"> 1. The savings per member, savings per year and related systems. 2. The number of loans taken by each member, the purpose of the loans, On time interest and principal repayment is stressed upon along with related systems. 	The Staff of the promoting Organization facilitates the members to talk to the participants.	The members understand the importance of SHG as a saving credit platform and also understand the related systems and its importance. A good SHG is also a SHG having more loans used for livelihood activities. Also participants understand importance of adhering to on time repayment.
Discussion on Role of leaders and SHG intervention in Livelihood plus rights based activities (40 minutes)	<ol style="list-style-type: none"> 1. Number of leaders are mentioned 2. Their role and responsibilities are shared along with few cases where the SHG has played an important role in the life of its members and the village development 	The Leaders of the host SHG share the points to the participants	<p>The participants understand the importance of leaders and their roles.</p> <p>Along with they are able to understand the role of SHG in livelihood and rights based activities</p>
Discussion on the SHG relationship with Federation and Government departments (40 minutes)	<ol style="list-style-type: none"> 1. The leaders mention the detail about the federation, its role and operational details 2. The Leaders also share on the details on the Govt. organizations linked with and details of linkage 	Sharing by leaders of the host SHG	<p>The participants understand the importance of federation and its relation to the SHG.</p> <p>Along with they are able to understand the role of SHG in linking to Government Departments for livelihood and rights based activities</p>

Question Answer session (20 minutes)	Questions and answers on the overall day is made	The Staff from Utthan facilitates the participants to ask questions	Any confusion in the minds of the participants is clarified
Summarizing the sharing in the Day + Action plan (30 minutes)	Summary of the overall day is done by the participants visiting the SHG	The staff from Utthan facilitates and notes down the action plan and gets it signed by the participants	The Summary helps the participants to recollect the sharing and make a better action plan. The action plan is a concrete outcome which can be followed up.

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Training Module : 2

Training Module 2: Training to SHG members on objectives of SHG, Cluster and Federation

Background on the training: Target women beneficiaries (who have started an SHG) acquainted with the objectives and systems at SHG, cluster and federation. This training is done at the Village.

Number of days: One day around 3 Hours

Objective:

- As a follow up to training 1, to reinforce the lessons learnt from the exposure visit and to align them to existing context of VMSS
- To orient the SHG members towards systems at SHG, cluster and Federation
- To make the SHG members aware on the reasons for the operational systems

Day 1			
Topic/ Subject	Points to be discussed	Methodology & Tools	Expected Outcome
SHG formation Objectives (15 minutes)	Would SHG be necessary and Why? What are the Objectives of VMSS promoted SHGs	Facilitated discussion by Cluster coordinator of the federation	The SHG members are aware on deliverables of SHG. Hence they would be able to rationalize expectations that it is not Grant sourcing platform but an organization for Livelihood and rights based activities
What is a Cluster and why is it needed? (20 minutes)	Introducing the meaning of cluster and its importance in SHG and member development	Facilitated discussion by Cluster coordinator of the federation	The SHG members are aware on functions of the clusters

What is a federation and why is it needed? (20 minutes)	Introducing the meaning of Federation and its importance in SHG and member development	Facilitated discussion by Cluster coordinator of the federation	The SHG members are aware on functions of the Federation
Responsibilities of the member toward the SHG, Cluster and federation (40 minutes)	Communicating the responsibilities of the SHG and SHG member	Point wise presentation by the Cluster Coordinator	The SHG member is aware of all norms, at the SHG. She also understands all fees to be paid at cluster and federation. Along with the SHG member understand the roles of leaders at SHG, Cluster and Federation
Formal introduction of the Village Organizer (VO) and his/her roles (10 minutes)	Communicating the name of the Village Organizer and acquainting roles of the VO	Point wise presentation by the Cluster Coordinator	The SHG member is aware on the role of the VO.
Question Answer session (20 minutes)	Questions and answers on the overall day is made	The Staff from Utthan facilitates the participants to ask questions	Any confusion in the minds of the participants is clarified
Summarizing the sharing in the Day + Action plan ahead (30 minutes)	Summary of the overall day is done by the participants visiting the SHG	The staff from Utthan facilitates and notes down the action plan and gets it signed by the participants in the minute book	The documented summary of the day and the action plan can be used for strengthening systems by referring back to them whenever required.

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Training Module : 3

Training Module 3: Financial Literacy training to women members of SHG

Background on the training: Target women beneficiaries (who have started an SHG) are sensitized towards higher savings and utilization of SHG corpus to create livelihood options. This training is done at the Village.

Number of days: One day around 3 Hours

Objective:

- To make Households realize importance for higher savings
- To make households realize importance of greater rotation of SHG funds as internal loans
- To make the households realize the importance of life insurance and bank linkage program
- To develop an action plan for household savings, livelihood options, insurance and amount of Bank loan needed by SHG.

Day 1			
Topic/ Subject	Points to be discussed	Methodology & Tools	Expected Outcome
How do they manage money in their lives? (1 Hr)	The women are facilitated to enumerate the ways in which they manage money in their lives	Facilitated discussion by the Cluster coordinator and the Village organizer	Knowing the present context of financial management at the household level
Do these Still work better? (20 minutes)	An analysis of strengths and threats of each of the above mentioned options. Also knowing quantum of savings	Facilitated discussion by the Cluster coordinator and the Village organizer	Knowing the present context of financial management at the household level
How much would they need if they were to meet life cycle needs? (20 minutes)	Taking an example of 2- 3 women make a list of money needed for <ul style="list-style-type: none">- Long term cash needs- Periodic cash needs- Daily cash needs	Facilitated discussion by the Cluster coordinator and the Village organizer	Helping the household understand their life cycle requirements

Identifying the Gap (10 minutes)	At the current level of household income and saving -what would be the deficit towards the life cycle needs?	Facilitated discussion by the Cluster coordinator and the Village organizer	Making the household understand the gap in meeting their life cycle requirements
Action plan (1 hr)	Asking the participants on 'How they wish to bridge the Gap' Emphasizing on using their current income for more savings, and using loans for income generation purpose and rotating loan	Facilitated discussion by the Cluster coordinator and the Village organizer	<p>Making a action plan for increased savings per member.</p> <p>Making action plans for cases wherein a suitable measure for loan utilization and/ or rotation is needed in a SHG.</p> <p>A first draft of Livelihood action plan for 3 years is made per household</p> <p>Introducing to other life insurance plans</p>

Training Module : 4

Training Module 4: SHG Leaders training on - Training on the overall Federation structural Levels & roles, role of SHG leader, Standard Operating Procedures @ SHG, record keeping, MIS, SHG as a platform for non financial (Social) intervention, Leadership roles, types, Conflict Resolution, Group processes, Resource Planning, Livelihood issues, Grading and Bank linkage

Background on the training: Two Leaders from each SHG are trained overall Federation structural Levels & roles, role of SHG leader, Standard Operating Procedures @ SHG, record keeping, MIS, SHG as a platform for non financial (Social) intervention, Leadership roles, types, Conflict Resolution, Group processes, Resource Planning, Livelihood issues, Grading and Bank linkage. This training is done at the central level.

Number of days: Two days around 12 Hours

Objective:

- To make SHG leaders more responsible in the socio-economic development of the SHG members
- To enhance the equality of leaders at the SHG
- To develop an action plan for development of Socio-economic development at the SHG

Day 1			
Topic/ Subject	Points to be discussed	Methodology & Tools	Expected Outcome
Basic structure of the federation and importance of SHG leadership (1 hr)	What are the organization levels? What are the relationship between organization levels Why leadership at SHG critical to success?	The Federation anchor and Cluster coordinator asks the participants and adds wherever needed (can be also done through films – if time and resource permits)	The basic structure of the federation is known to all The participants understand the importance of SHG leader.
Qualities of a Leader (3 hrs)	All qualities of a leader are introduced through games. Post games the leaders are asked to reflect on their day to day activities to find ways in which they can improve themselves.	Games and discussions	Qualities of a leader are reinforced within the group. Hence feedback is provided to SHG leaders based upon past data in a way that they are able to make improvements

Standard operating Procedures at SHG followed by Gradation of SHGs (2 hrs)	Discussion on SoP, its importance and Gradation of existing SHG	The federation Anchor and Cluster coordinator ask the participants and add wherever needed. Hence a matrix is made of SHG SOP. Each SHG is marked on the matrix and hence gradation of SHG is done by the participants. The Village Organizer, Records and MIS is used to cross check and give actual details on each parameter	The leaders are well aware of the SoP at the SHG level. The leaders are also aware on how much their SHG would achieve in SHG gradation
Making an Action plan for Developing the SHG with the leaders (1hr)	Depending upon the areas that need improvement an action plan is made in consultation with the SHG leaders, VO and Cluster staff	Facilitation by Federation anchor/cluster coordinator	The leaders hence take a active role in developing an action plan and following up on the action plan.

DAY 2

Summarizing day 1 (20 minutes)	All points from DAY 1 activities are shared by participants	Sharing by the participants	To reinforce the lessons and activities done of day 1
SHG as a platform for Livelihood intervention and leadership in livelihood followed by action plan per SHG (2 hr)	The SHG leaders are shown instances where SHG leaders have played a critical roles in developing livelihood at the SHG. A Matrix is made per SHG on current resource base, livelihood status and improvements required. This is followed by what is possible in current project and what needs to be linked to other projects, Utthan and or Government	Audio visual on role of leader in developing livelihood at SHG Summarizing the roles of a leader in developing livelihood at SHG Action plan made in consultation with SHG leaders. The same is recorded for further planning and use	SHG leaders understand their role in improving livelihood of the SHG members The SHG leaders develop an action plan on livelihood of SHG members.

SHG as a platform for Social/ right based intervention and leadership followed by action plan per SHG (3 hr)	The SHG leaders are shown instances where SHG leaders have played a critical roles in developing social status of women members at the SHG. A Matrix is made per SHG on current social issues, and improvements required. This is followed by what is possible in current project and what needs to be linked to other projects, Utthan and or Government	Audio visual on role of leader in improving social status of women members at SHG is Shown. Summarizing the roles of a leader in improving social status of women members at SHG. Action plan made in consultation with SHG leaders. The same is recorded for further planning and use	SHG leaders understand their role in improving social status of women members at SHG. The SHG leaders develop an action plan on improving social status of women members at SHG
Oath Taking (20 minutes)	The SHG leaders take oath to ensure socio-economic development of the women members	Oath is facilitated by the Trainer	SHG leaders make a hard contract with themselves

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Training Module : 5

Training Module 5: Record Keeping and MIS training

Background on the training: Two members from each SHG are trained on account keeping procedures. This training is done at the central level.

Number of days: One days around 4 Hours

Objective:

- Improving the knowledge and skills of accounting at the SHG

Day 1			
Topic/ Subject	Points to be discussed	Methodology & Tools	Expected Outcome
Member Book maintenance (30 minutes)	<ul style="list-style-type: none">- What is a Member pass book- Procedure for Writing in Member Pass book	Showing the book and acquainting participants with the format Showing 1-2 cases Giving 3-4 cases for filling up	Member learn to keep the member pass book
Cash Book maintenance (40 minutes)	<ul style="list-style-type: none">- What is a cash book?- Procedure for Writing in Member Pass book	Showing the book and acquainting participants with the format Showing 1-2 cases Giving 3-4 cases for filling up	Member learn to keep the SHG cash book
Issuing Cheque Book (20 minutes)	<ul style="list-style-type: none">- What is a Cheque Book?- Writing Cheque	Showing the book and acquainting participants with the format Showing 1 cases Giving 1cases for filling up	Member learn to keep the cheque book

Writing in minute book (30 minutes)	<ul style="list-style-type: none"> - Procedure for Writing in minute book 	Showing the book and acquainting participants with the format	Member learn to keep the minute book
Use of MIS (40 minutes)	<ul style="list-style-type: none"> - Sharing most frequently used reports by the SHG 	Showing the book and acquainting participants with the format of reports to be used frequently.	Member learn to interpret MIS reports
Generating Trial Balance (1.5 hours)	<ul style="list-style-type: none"> - What is a trial balance - How it is generated? 	<p>Showing the format and acquainting participants with the procedure</p> <p>Showing 1 cases</p> <p>Giving 1cases for filling up</p>	<p>Member learn to generate trial balance</p> <p>Updated trial balance is fed into computers for further use.</p>

Training Module : 6

Training Module 6: Cluster Leaders training on - Training on importance of Cluster & federation, Role of Cluster leader & SOP at Cluster meetings, MIS as a support service, Leadership roles, types, Conflict Resolution, Group processes and Social Issues, Leadership in Resource Planning, Livelihood issues, Grading and Bank linkage

Background on the training: Two Leaders from each SHG at cluster are trained on importance of Cluster & federation, Role of Cluster leader & SOP at Cluster meetings, MIS as a support service, Leadership roles, types, Conflict Resolution, Group processes and Social Issues, Leadership in Resource Planning, Livelihood issues, Grading and Bank linkage. This training is done at the central level.

Number of days: Two days around 12 Hours

Objective:

- To make Cluster leaders more responsible in the socio-economic development of the cluster members
- To enhance the equality of leaders at the cluster
- To develop an action plan for development of Socio-economic development at the cluster

Day 1			
Topic/ Subject	Points to be discussed	Methodology & Tools	Expected Outcome
Basic structure of the federation and importance of Cluster leadership (1 hr)	What are the organization levels? What are the relationship between organization levels Why leadership at cluster critical to success?	The Federation anchor and Cluster coordinator asks the participants and adds wherever needed (can be also done through films – if time and resource permits)	The basic structure of the federation is known to all The participants understand the importance of Cluster leader.

Qualities of a Leader (3 hrs)	All qualities of a leader are introduced through games. Post games the leaders are asked to reflect on their day to day activities to find ways in which they can improve themselves.	Games and discussions	Qualities of a leader are reinforced within the group. Hence feedback is provided to leaders based upon past data in a way that they are able to make improvements
Standard operating Procedures at Cluster followed by Gradation of CLUSTERs (2 hrs)	Discussion on SoP, its importance and Gradation of existing CLUSTER	The federation Anchor and Cluster coordinator ask the participants and add wherever needed. Hence a matrix is made of cluster SOP. Each cluster is marked on the matrix and hence gradation of cluster is done by the participants. The Village Organizer, Records and MIS is used to cross check and give actual details on each parameter	The leaders are well aware of the SoP at the cluster level. The leaders are also aware on how much their cluster would achieve in cluster gradation
Making an Action plan for Developing the cluster with the leaders (1hr)	Depending upon the areas that need improvement an action plan is made in consultation with the cluster leaders and Cluster staff	Facilitation by Federation anchor/cluster coordinator	The leaders hence take a active role in developing an action plan and following up on the action plan.
DAY 2			
Summarizing day 1 (20 minutes)	All points from DAY 1 activities are shared by participants	Sharing by the participants	To reinforce the lessons and activities done of day 1

Cluster as a platform for Livelihood intervention and leadership in livelihood followed by action plan per cluster (2 hr)	<p>The Cluster leaders are shown instances where Cluster leaders have played a critical roles in developing livelihood at the Cluster.</p> <p>A Matrix is made per cluster on current resource base, livelihood status and improvements required. This is followed by what is possible in current project and what needs to be linked to other projects, Utthan and or Government</p>	<p>Audio visual on role of leader in developing livelihood at Cluster</p> <p>Summarizing the roles of a leader in developing livelihood at Cluster</p> <p>Action plan made in consultation with cluster leaders. The same is recorded for further planning and use</p>	<p>Cluster leaders understand their role in improving livelihood of the Cluster members</p> <p>The Cluster leaders develop an action plan on livelihood of SHG members.</p>
Cluster as a platform for Social/ right based intervention and leadership followed by action plan per cluster (3 hr)	<p>The Cluster leaders are shown instances where cluster leaders have played a critical roles in developing social status of women members at the cluster.</p> <p>A Matrix is made per cluster on current social issues, and improvements required. This is followed by what is possible in current project and what needs to be linked to other projects, Utthan and or Government</p>	<p>Audio visual on role of leader in improving social status of women members at cluster is Shown.</p> <p>Summarizing the roles of a leader in improving social status of women members at cluster.</p> <p>Action plan made in consultation with cluster leaders. The same is recorded for further planning and use</p>	<p>Cluster leaders understand their role in improving social status of women members at cluster.</p> <p>The cluster leaders develop an action plan on improving social status of women members at cluster</p>
Oath Taking (20 minutes)	The cluster leaders take oath to ensure socio-economic development of the women members	Oath is facilitated by the Trainer	cluster leaders make a hard contract with themselves