

SHG FEDERATION

INTRODUCTION

The dictionary meaning of federation is "Association of autonomous bodies uniting for a common perceived benefits". "an association of autonomous bodies united for common perceived benefits" (*FWWB, 1998*). A federation is an association of primary organizations. Primary organizations may federate to realize economies of scale or to gain strength as an interest group. Federations of cooperatives have a long history. (Nair 2002).

A Federation is a network of several SHGs and a structure or body evolved by SHGs themselves consisting of representatives from all member SHGs, with a motive of supporting member-SHG's attain the goals of economic and social empowerment of women members and their capacity building. (*TNCDW, 1999*). In other words, it is another forum for SHGs to step up development of women members taking advantage of collective effort of members SHGs, enabling a holistic and need based economic and social development. A SHG Federation is a democratic body formed with certain number of SHGs functioning in a specific geographical area with the objective of uniting such SHGs for common cause and for achieving these causes which an individual SHG would not be able to do. In short, the SHG Federation has to be necessarily of SHGs, by SHGs and for SHGs.

As mentioned previously, SHGs have also federated into larger organizations. In Figure 1, a graphic illustration is shown of a SHG Federation. Depending on geography, several clusters come together to form an apex body or an SHG Federation. In Nadia district, the area jurisdiction of Federation is co-terminous to Block area.

At the federation level, there are inter-group borrowings, exchange of ideas, sharing of costs and discussion of common interests. There are typically various subcommittees that deal with a variety of issues including loan collections, accounting and social issues.

OBJECTIVES AND ACTIVITIES OF SHG FEDERATION

Experiences and literature shows that federations are set up with one or more of the following objectives:

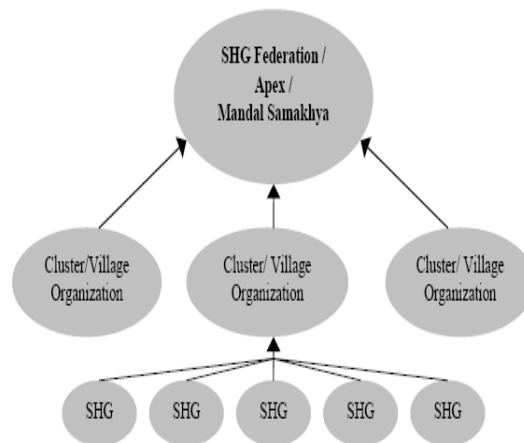
1. To get access to policy making bodies through political empowerment and social mobility
2. To facilitate linkages between SHGs and banks/govt. agencies/local institutions
3. To have better access to development information and marketing linkages
4. To resolve any conflicts that may arise within member SHGs

5. To assist in strengthening the performance of member SHGs
6. To help in achieving sustainability of SHG
7. To strengthen (through training, information dissemination, on-site support, etc) the capacity of member-SHG's in one or more of a variety of fields (bookkeeping, accounting, marketing, financial management, advocacy, bank-linkage, accessing government schemes, to name some)
8. To provide credit, especially multiple credit lines
9. To provide savings facilities, especially voluntary savings
10. To undertake marketing of the produce of the members of the SHGs
11. To provide life/loan insurance services
12. To provide staff support to member-SHG's
13. To write and/or audit the accounts of member-SHG's
14. To review/regulate/supervise the functioning of member-SHG's
15. To promote new SHGs
16. To create the political/social space that women need to live their lives as fully as they desire to
17. To be the window to the outside world, in replacement of the promoter organisation
18. To undertake all that the external facilitator was undertaking, after its departure.

OBJECTIVES AND ACTIVITIES OF SHG CLUSTER

1. To facilitate all the women members of BPL families of living in Gram Panchayat jurisdiction in bringing under one umbrella for their economic development in consorted manner.
2. To empower the poor women for development of alternative leadership and skill so that they can participate in their socio-economic development.
3. To help and facilitate the Panchayats in redistributing various services provided by Government.
4. To help rural poor women in collective bargaining for getting their right such as getting house under IAY, employment under NREGS etc.
5. To attend various meeting of Gram Sansad and Gram Unnyan Samiti.
6. To promote the formation of new SHGs, training and supervise.
7. To undertake marketing of the produce of the members of the SHGs
8. To facilitate linkages between SHGs and banks/govt. agencies/local institutions
9. To facilitate the Gram Panchayat in its developmental activities

ORGANIZATIONAL CHART



CONSTITUTION OF SHG CLUSTER

Two members of each Sub-Cluster of Gram Sansad shall constitute the governing body of SHG Cluster at Gram Panchayat level, who shall elect Chairperson, Secretary and Treasurer of Cluster. Each sub-cluster shall give the membership fees and admission fees to the Cluster. There shall be a bank account in the name of Cluster Committee, two out of three office bearer shall operate such bank account. The Executive Assistant of each Gram Panchayat shall help the Cluster in running the day to works of the cluster. The cluster shall need to be graded after one year of grading.

SHG ACTIVITY CLUSTER

Based on common activities, the SHGs can form Activity Cluster. Effort is being to constitute a Food Product Activity Cluster in Bagula and Vermi-Compost Activity Cluster at Nakashpara Block.

SHG CLUSTER INTRODUCTION

Typically, about 20 to 30 SHGs make up a Cluster with either one or two representatives from each SHG. At the cluster level, there are inter-group borrowings, exchange of ideas, sharing of costs and discussion of common interests. There are typically various subcommittees that deal with a variety of issues including loan collections, accounting and social issues. The area jurisdiction of SHG Cluster is co-terminus to Gram Panchayat area.

But if there is huge number of SHGs, sub-clusters can be formed at Gram Sansad level. Each sub-cluster shall have a governing body but shall not have any bank account. Such governing body of sub-cluster shall consist of Leader and

GUIDELINES OF CLUSTER & FEDERATION

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Sangha -O- Upa Sangha

Sangha -O- Upa Sangha Nirdishaboli

REFERENCES

1. No. 1895(36)/19C-3/06 dt. 17.3.2006
2. No. 2284(37)-RD/SGSY/20M-13/2005 dt. 28.3.2007

	Secretary of SHGs enrolled under such sub-cluster, who will elect one of its member as chairperson and another as Secretary.	3. 5415(37)-RD/SGSY/20M-13/2005 dt. 23.7.2007
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INTRODUCTION

Poverty alleviation through Self-employment and Wage-employment programme is the theme of rural development. It is District Rural Development Agency (DRDA) at the District level which oversees the implementation of different anti-poverty programme. DRDA came into existence in Nadia district with effect from 11.1.1982. It was visualized to develop distinctive capabilities rather than perform tasks that are legitimately in the domain of PRIs or line departments. Previously, it was known as Nadia Marginal Farmer & Agricultural Land Development Agency. Later on it became Nadia Small Farmer Development Agency in fifth five year plan. These agencies were only to cater the development of Marginal Farmers and Agricultural Labourers in rural area. Nadia Small Farmer Development Agency (SFDA) was a registered body having the registration no. S/15392 of 1974-75.

Now subsequently, vide no. 1138/PN/O/III/2E-52/99 dt. 22.3.2000, it was re-constituted as District Rural Development Cell on 1st April, 2000 with all assets and liabilities with Zilla Parishad as sec. 153 of West Bengal Panchayat Act, 1973, empowers the Zilla Parishad to implement programmes for economic up-liftment of people for socio-economic up-liftment of individual members of the community with respective jurisdictions.

ROLES AND FUNCTIONS

- I. Principal facilitators for drawing of Plan and Programmes.
- II. Allocates funds, Maintains accounts and collects Utilization Certificates.
- III. Co-ordinates Executive Agencies, financial institutions, NGOs, Government and Panchayati Raj Institutions at different levels.
- IV. Supervises and monitors various programmes implemented in the field.
- V. Ensures successful implementation of the programmes.
- VI. Keeps inform Zilla-Parishad and Government through reports and returns.
- VII. Creates awareness and transparency amongst the common people.
- VIII. Safe guards the interest of SC/ST. Women and Physically