

Workshop schedule

09.30 – 10.15 a.m	Registration
10.15 – 10.20 a.m	Welcome Address and introduce to the Workshop
10.20 – 10.30 a.m	Release of the compiled articles on “Resilience Building for sustainable community banking”
10.30 – 10.45 a.m	Opening Remarks
10.45 – 11.45 a.m	Lead Papers Presentation
11.45 – 12.15 p.m	Tea / Coffee
12.15 – 01.30 p.m	Sub group discussion
01.30 – 02.30 p.m	Lunch
02.30 – 03.30 p.m	Sub group presentation and panel reflection
03.30 – 04.00 p.m	Declaration of Workshop resolutions and concluding

Registration

The participants have to confirm their participation by email with the workshop secretariat. There is no registration fee



Building Resilience for Sustaining Development

National Workshop on Resilience Building in Self Help Groups through Financial Inclusion

Madurai Symposium 2017

Thamukkam Grounds, Madurai
September 23, 2017

For further information, please contact



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Organized by



DHAN Foundation

Background

SHG Movement, started as a pilot project with a target of 500 groups in 1996, has today manifested into a massive social capital connecting over 95 million poor households through about 8 million groups. Functionally these SHGs inculcate the habit of saving and over a period of time these SHGs disproved the myth "Poor can't save". The accumulated savings becoming a corpus for their internal lending, also serves as equity for raising loans from the bank. Not confined to mere saving and credit, SHGs have started looking forward to availing other financial products and services including social security schemes like insurance, pension and also other non financial services such as digitalization and cashless transaction etc. These SHGs, with their outreach mainly focusing on excluded community such as poor women, small and marginal farmers, agricultural laborers and migrant workers have, thus, become a forerunner in steering inclusive growth in our country. Interestingly, in this realm of evolutionary process which has happened in the past two decades, SHGs have now taken a Community Banking Mould wherein all risks that are associated with the banking system have started pervading SHGs as well.

On ongoing basis, a sleuth of proactive measures are taken by Govt and RBI to protect the interest of customers and to bring financial awareness, particularly, among the excluded community, but still the vulnerability of poor falling prey to the predatory/ malicious campaigns of fraudsters goes unabated. A recent report of IRDAI, interalia, on renewal of policies reveals that for FY 2016, the persistency level of policies at the end of one year was 61% and it was only 33% at the end of 5th year - and this means bad financial planning by the policy holders on one hand and mis selling of products by the service provider on the other. It is thus evident that there is a paramount need for the SHGs to inbuilt resilient tools and

practices to mitigate the risks associated with community banking. No doubt, Financial Literacy would play a vital role to enlighten the SHGs on the right and positive practices. But it alone cannot provide a full-proof solution and in this respect, the requirement

is that all stakeholders like NGOs, bankers, and other financial

service providers should also join their hands in building up resilient tools and practices in the SHG community banking eco system. In this backdrop, Kalanjiam Foundation, a development pillar of DHAN Foundation proposes to organize a National workshop on Building Resilience in SHGs through Financial Inclusion.

Objectives

1. To identify the risks associated with community banking and to suggest resilient measures to mitigate such risks.
2. To share the experience of stakeholders in their journey with SHG Movement with focus on resilient building.
3. To lay down the road map for SHGs to move to RISK FREE ZONE with reference to their community banking activities.
4. To identify policy gaps and propose to the stakeholders for policy intervention.

When & where

September 23, 2017, at Thamukkam Grounds, Madurai as part of Madurai Symposium

For whom

Community Leaders of SHGs / Federations, NGOs, Bankers, NBFC-MFIs, Insurance Companies, Govt Depts, Donors and Philanthropies would participate in the workshop.

