

**NATIONAL SUMMIT OF SHG
FEDERATIONS
ON MICROFINANCE AND MDGS**

Proceedings

Madurai Symposium 2009

Thamukkam Grounds, Madurai – September 16 -18, 2009

A joint initiative by

INFOS & INAFI-India

Sponsored and Supported by

**NABARD-Mumbai, SRTT-Mumbai, SIDBI-Chennai,
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AN INTRODUCTION TO THE SUMMIT

Background

Microfinance is globally recognised as an effective instrument to address poverty and women empowerment. Microfinance is not a mere financial instrument but a powerful tool for development to address multiple dimensions of poverty by addressing the issue of health, education, gender and environment. The experience across India and other countries has shown a robust potential of Microfinance to integrate with the development issues thereby significantly impacting the lives of poor.

The Millennium Development Goals (MDGs) are globally-adopted targets for reducing extreme poverty by 2015. They address income poverty, hunger, and disease; lack of education, infrastructure and shelter; and gender exclusion and environmental degradation. The unique framework in which microfinance drives specific development outcomes creates a remarkable opportunity for the achievement of the MDGs. There exists always a natural interconnection between Microfinance and the MDGs as Microfinance fosters the achievement of many MDGs and plays a key role in many strategies.

National Summit of SHG Federations on Microfinance and MDGs

In this backdrop, Indian Network of Federations of Microfinance Self Help Groups (INFOS), a national network of Microfinance SHG Federations and International Network of Alternative Financial Institutions (INAFI-India), an International network of Microfinance practitioner NGOs takes the initiative to bring together the women leaders of various SHGs and Federations from across the country and other development stakeholders in "National Summit of SHG Federations" scheduled during September 16-18, 2009. The National Summit of SHG is designed with the focus on Microfinance and Millennium Development Goals (MDGs) in view of its paramount importance in the priorities of the Development sector.

Organising conventions/summit has proved to be an effective platform for sharing learnings and dissemination of knowledge and good practices. Taking this initiative ahead and recognising the role of Microfinance towards achieving MDGs and thereby contributing to poverty eradication, INFOS in association with INAFI-India organised the National Summit of SHG Federations on Microfinance and MDGs as a part of Madurai Symposium 2009, a signature event of development organised biannually which started from the year 2003 marking its previous edition in 2007.

Objectives

1. To sensitise, provide orientation and make participants aware of Millennium Development Goals (MDGs)
2. To facilitate sharing of experience and contributions of the Self Help Group Federations and promoting NGOs in achieving MDGs through Microfinance interventions that would facilitate cross-learning amongst the participants
3. To take stock of the experience of the SHGs, Federations & NGOs in achieving MDGs through microfinance interventions and to disseminate the best practices for wider sharing
4. To come out with the deliberation and to evolve plans and strategies to enhance the effectiveness of Microfinance programme in achieving MDGs

Themes covered

- Microfinance and poverty reduction
- Microfinance and health
- Microfinance and education
- Microfinance and gender development
- Microfinance and environment

Participants

Around 450 community leaders from SHGs and Federations and about 50 senior level Executive and Professionals from promoting NGOs involved in Microfinance and SHGs from across India participated in the Summit.

Expected outcomes

- Awareness creation and perspective building on Millennium Development Goals- need for MDGs, goals, targets and indicators and its importance amongst the participants
- Knowledge and experience gaining amongst the participants on various microfinance programmes implemented by the SHGs and Federations all over India with regard to achieving MDGs
- Good and innovative practices of the SHGs and its federations in achieving MDGs for wider dissemination across the country
- Deliberations or the declarations by the SHG Federations and other stakeholders including the plan of action for the coming years to achieve MDGs

Supporters and sponsors

- National Bank for Agriculture and Rural Development (NABARD), Mumbai
- Sir Ratan Tata Trust, Mumbai
- Ford Foundation, New Delhi
- HIVOS, Bangalore
- Small Industries Development Bank of India (SIDBI), Chennai

PROGRAMME SCHEDULE

DAY: 1- SEPTEMBER 16, 2009

Time

09.30 a.m. - 10.00 a.m.	-	Prayer Welcome & Introduction to the Summit - Ms.N.Shanthi Maduresan, CEO, INFOS
10.00 a.m. - 11.00 a.m.	-	Inauguration Lighting of lamp by all Guests of Honour Perspectives on role of Networks in Development sector in achieving MDGs - Shri.M.P.Vasimalai, Executive Director, DHAN Foundation, Madurai Inaugural Address – Shri.B.B.Mohanty, CGM, MCID, NABARD, Mumbai
11.00 a.m. - 11.30 a.m.	-	Tea Break
11.30 a.m. - 01.00 a.m.	-	Experience sharing in sub groups Module I – Introduction to MDGs
11.30 a.m. - 11.45 a.m.	-	Introduction to MDGs by the facilitators
11.45 a.m. - 12.45 p.m.	-	Sub group discussions and clarifications on MDGs
12.45 p.m. - 01.00 p.m.	-	Synthesis of learnings
01.00 p.m. - 02.00 p.m.	-	Lunch Break
02.00 p.m. - 03.30 p.m.	-	Experience sharing in sub groups Module II – Microfinance and poverty reduction

- 02.00 a.m. – 02.15 a.m. - Introduction and presentation on the theme by the facilitator
- 02.15 a.m. – 03.15 p.m. - Sub group discussions
- 03.15 p.m. – 03.30 p.m. - Synthesis of learnings and action points
- 03.30 p.m. – 05.00 p.m. - Experience sharing in sub-groups
Module III-Microfinance and Education**
- 03.30 a.m. – 03.45 a.m. - Introduction and presentation on the theme by the facilitator
- 03.45 a.m. – 04.45 p.m. - Sub group discussion
- 04.45 p.m. – 05.00 p.m. - Synthesis of learnings and action points
- 05.00 p.m. – 05.20 p.m. - Tea Break**
(Facilitators meet for synthesizing learnings and action points of subgroup discussions)
- 05.20 p.m. – 06.00 p.m. - Plenary – Presentation by the facilitators on the synthesis of the sub group discussion**
- 10 minutes per language (4 languages)

DAY: 2 - September 17, 2009

- 09.30 a.m. – 10.00 a.m. - Prayer
Skit and cultural show**
- 10.00 a.m. – 11.15 a.m. - Experience sharing in sub groups
Module IV – Microfinance & Health**
- 10.00 a.m. – 10.20 a.m. - Introduction and presentation on the theme by the facilitator
- 10.20 a.m. – 11.00 a.m. - Sub group discussions
- 11.00 p.m. – 11.15 a.m. - Synthesis of learnings and action points
- 11.15 a.m. – 11.45 a.m. - Tea Break**
- 11.45 a.m. – 01.00 p.m. - Experience sharing in sub groups
Module V – Microfinance & Gender development**
- 11.45 a.m. – 12.00 a.m. - Introduction and presentation on the theme by the facilitator
- 12.00 a.m. – 12.45 a.m. - Sub group discussions

- 12.45 p.m. – 01.00 p.m. - Synthesis of learnings and action points
- 01.00 p.m. – 02.00 p.m. - Lunch Break**
- 02.00 p.m. – 03.00 p.m. - Experience sharing in sub groups**
Module VI – Microfinance and Environment
- 02.00 a.m. – 02.15 a.m. - Introduction and presentation on the theme by the facilitator
- 02.15 a.m. – 03.00 p.m. - Sub group discussions & Synthesis of learnings and action points
- 03.00 p.m. – 04.30 p.m. - Evolving action plan and way forward**
- 04.30 p.m. – 05.00 p.m. - Tea Break**
(Facilitators meet for synthesizing learnings and action points of subgroup discussions)
- 05.00 p.m. – 06.00 p.m. - Plenary – Presentation by the facilitators on the synthesis of the sub group discussion**
- 10 minutes per language (4 languages)

DAY: 3 - September 18, 2009

Closing of National Summit of SHG Federations on Microfinance and MDGs

- 10.00 a.m. – 10.30 a.m. - Plenary: Synthesizing learnings and declarations of the last two days**
- 10.30 a.m. – 12.30 a.m. - Declarations for way forward and Closing**

PROCEEDINGS

Day-1

The summit started with prayer in regional languages followed by welcome and purpose of the summit sharing by Mrs.N.Shanthi Maduresan, CEO, INFOS. Mrs.N.Shanthi in her welcome address and purpose sharing shared that more than 450 leaders from about 110 federations from across India and around 50 NGO professionals have come for this summit and its indeed a great pleasure for her to welcome each and every one for this summit and she also welcomed Mr.B.B.Mohanty, CGM, MCID, NABARD, Mumbai and other senior managers of NABARD from different states and she extended her welcome to Mr.M.P.Vasimalai, ED, DHAN Foundation and Mr.M.Kalyanasundaram, CEO, INAFI-India.

While sharing the purpose of the summit, she shared that this is a unique initiative of INFOS to create awareness and educate the women leaders of SHGs and Federations on Millennium Development Goals and how Microfinance can help achieve MDGs. She also shared that participants will have ample time to discuss and deliberate on various aspects of Microfinance with regard to achieving MDGs.

When sharing about INFOS, she said that it's the first of its kind in India and INFOS is a national network of SHG Federations with the overall mission of enabling and equipping SHG Federations in India through Networking. INFOS has presently 42 federations as members and plans are afoot to enrol 100 federations before next Summit in 2011. This summit with the focus on MDGs and Microfinance will be the initial step of INFOS in enabling its members and other stakeholders to keep in view of MDGs and integrate MDGs in all the development programmes they implement for effective poverty reduction.

After lighting of lamp by the guest of honours, Mr.M.P.Vasimalai addressed the participants. In his address, he said that we have to segregate MDGs to localise them as per our context. He said that financial inclusion for poor is very important to reach out to meet the targets of MDGs and this summit will provide a great environment and opportunity for not only discussing the issues but also to learn from each other the various good practices and the declarations we make here should reach all the SHGs and other stakeholders for speeding up the process of achieving MDGs through Microfinance programmes.

Emphasising the need of collaboration of Banks and SHGs, Mr. B.B. Mohanty, CGM, MCID, NABARD, Mumbai stated "There should be a commitment from SHG members to sustain the SHG movement in India. Also there should be a

commitment to financial inclusion and this will help us to achieve the MDGs through microfinance.” He also shared few informations of the status of SHGs and federations in India saying that 61 lakhs SHGs have been linked with Banks and the total savings of the SHGs come to around Rs.5,500 crores and the bank loan o/s is around Rs.24,000 crores. He also said tht there are about 1,00,000 SHG Federations in the country and more than 75% of the total federations are in South India.

He also shared that SHG-Bank linkage programme is one of the largest Microfinance programme in the world and it is very much successful and sustainable in India. He also shared few concerns and challenges affecting the growth and sustainability of SHG Movement in India which are regional imbalance, SHGs & MFI issues and credit plus for financial inclusion. He asked all the SHG members to commit to the SHG Movement and this will help us to achieve MDGs through Microfinance.

After tea break, the participants were divided into subgroups and discussions and deliberations were on the first two goals of the MDGs-Poverty reduction and Education. The subgroup discussion started with awareness and knowledge building of the participants on MDGs-its need, evolution, goals, targets and indicators in detail and its relevance to the SHGs and Federations for poverty reduction.

Themes covered on day-1

- Introduction to MDGs
- Microfinance and poverty reduction
- Microfinance and education

Design of the sub group discussions

- Introduction of the theme by the facilitators
- Self introduction
- Open discussion around the theme
- Simulation games, exercises and quizzes
- Summarising and synthesising

At the end of the day, presentations by the sub groups were given in Tamil, Hindi, Oriya, Telugu and Kannada. The topics like enrolment of NREGA, marketing, PDS distribution, mid-day meals, scholarships, quality education, and child labour were common in the sub group discussions. The discussion pointed out the need of effective utilization of SHGs and federations for solving problems of education and poverty. The day then closed with cultural programmes.

Day-2

The second day of the Summit started with cultural programmes of Tamil Nadu, Andhra Pradesh, Orissa, and Maharashtra. Mrs. Shanthi Maduresan summarised the proceedings of the first day's discussions and assigned the remaining discussion points.

Themes covered on day-2

- Microfinance and health
- Microfinance and gender development
- Microfinance and environment

The summit emphasises the preparation of a database of SHG members to know about their financial, social, education, livelihood, and health related problems. The summit decided that food security should be the main agenda for SHGs and Federations. The participants suggested compulsory health insurance products for all SHG members by Federations and also consideration for facilities related to health care for women and children. The summit gave importance to policies and programmes by Federations with National Rural Health Mission to bring effective changes in rural health. Declarations were taken to introduce special loan facilities with low interest rates. For women's empowerment, participation of women in Panchayat Raj Institutions and in other government schemes was considered. For environment sustainability, use of environment-friendly materials for daily needs was suggested. The summit concluded that Federations and SHGs could effectively utilise microfinance as a tool for achieving MDGs related to poverty, education, women empowerment, health and environment sustainability. The second day synthesis was presented in Tamil, English, Hindi, Telugu and Oriya.

Day-3

Day-3 and the last day of the Summit started with a prayer and sharing of the summit declarations in regional languages was done by Mrs.N.Shanthi Maduresan followed by sharing of feedback by the participants. The summit was then declared close with vote of thanks and National Anthem.

Feedback from the participants

Few feedbacks received from the participants at the end of the day-3 of the summit are summarized below.

Smt.Vimala Devi, Federation leader, Dhambola Federation, Mada, Rajasthan

- Language was not felt as a limitation, infact thats the importance having this kind of convention/summit
- Meeting leaders of various federations from different parts of the country was really a good opportunity provided by INFOS and it should organizes these kinds of conventions regularly in different places across India
- It is important for all the participants to go back to our federations and practice and implement the learnings and experience we gained out of this summit
- Poverty is a multidimensional issue and as discussed and declared by us on addressing poverty through education, health, livelihood shall be introduced in our own federation

Smt.Prameela, SPMS Federation, Tirupati, Andhra Pradesh

- Savings, credit and insurance alone will not address poverty and this summit was an eye opener for me as I have learned from other participants that Microfinance to be integrated with education, health, housing and livelihoods programmes for effective poverty reduction
- I understood the importance of education during our sub group discussion and I will involve actively in creating awareness to our SHG members once I get back to my place
- I also learnt that federation can collaborate with local PHCs and hospitals and can organizes free medical camps regularly to understand the health status of our members
- This summit was really an eye opener for me and I have learnt many new good practices in Microfinance and also I got good knowledge about MDGs and its importance

Smt.Vijaya, Federation leader, Warangal Mandal, Andhra Pradesh

- We should have targets for our SHGs and Federations for all the 8 goals of MDGs and we should actively involve in implementing new programmes for addressing the same for poverty reduction in our place
- The declarations we made in the summit should be taken back to all our SHGs and federations and we should start working to make poverty history
- I have learnt many things about MDGs and I will sure teach to others in my villages
- The methodology used by INFOS for the Summit was appreciable and such things should happen across India regularly

Mr.Nazir, UNFP, Bangladesh

- He described it as a huge umbrella event for developmental workers, NGOs and community institutions from across the globe
- He said that the learnings from the summit was immense and It will sure be helpful for me to implement the learnings and experience in Bangladesh for connecting Microfinance and MDGs

ANNEXURE

SUMMIT DECLARATIONS

We, the women leaders from the states of Andhra Pradesh, Tamil Nadu, Puducherry, Karnataka, Uttar Pradesh, Madhya Pradesh, Orissa, Maharashtra, Rajasthan, and Gujarat met at the National Summit of SHG Federations on Microfinance and Millennium Development Goals at Madurai on 16-18, September 2009 and resolved to achieve the following:

To achieve the goal of poverty reduction, we shall

1. Include the poorest of the poor families
2. Monitor the use of credit intended for livelihood promotion
3. Create awareness on development schemes meant for poverty reduction
4. Acquire necessary skills needed for initiating and strengthening livelihood activities
5. Avoid being a member in multiple groups for microfinance
6. Ensure food for all members' families
7. Evolve livelihood development plan according to the context
8. Enhance financial management skills
9. Foster market linkages for fair trade
10. We shall care our elders

To ensure primary education for all our children, we shall

1. Stop child labour and put them in school
2. Evolve loan products to support education at affordable rates of interest
3. Create remedial learning centres for our children to get quality education
4. Work with schools, that need infrastructure and manpower support
5. Ensure access to scholarships meant for children
6. Ensure effective functioning of schools by participating in Parent Teacher Association
7. Identify the children dropped out from schools and make them continue their education

To attain gender equality and empower ourselves, we shall

1. Involve in income generation activities and sustain them for gaining financial power
2. Participate in Panchayat Raj Institutions
3. Be aware of women rights as provided by the legislation
4. Celebrate the birth of girl children and eradicate infanticide
5. Rehabilitate our men addicted to alcohol
6. Evolve social security products to secure our life, health and property

7. Unleash our leadership potential to work for the fellow women
8. Earn the cooperation of men to achieve equality
9. Claim equal stake in all spheres of life as that of men

To protect our environment, we shall,

1. Keep our environment clean and green
2. Harvest rainwater and avoid wastage of water
3. Use renewable energy and reduce dependency on non renewable energy
4. Avoid using hazardous chemicals in any form
5. Work with Panchayats to ensure sanitation and safe water
6. Increase the green cover by growing trees

To improve our health, we shall

1. Evolve exclusive savings, loan and insurance products to support our health care
2. Create awareness to all members on family planning
3. Forge alliance with mainstream healthcare system to enhance the access and quality
4. Avoid marriages at an early age
5. Not discriminate HIV/AIDS affected persons
6. Monitor the status and growth of our health standards
7. Ensure safe drinking water
8. Take adequate and nutritive food
9. Ensure delivery only in hospitals

INFOS declares to

- Reach out to 150 federations as network members before 2011
- Evolve and disseminate minimum poverty reduction indicators
- Build the capacity of federations through organising workshops and trainings
- Enable member federations to localise MDGs by providing needed tools and techniques

PARTICIPANT SHG FEDERATIONS

State: Andhra Pradesh	
S.No	Name of the Federation
1	Sri Padmavathy Mahila Abuduya Sangam DHAN Foundation 6 – 113 , Akkarampally, Karakambadi Road Tirupathi – 507 517 Andhra Pradesh Ph: 0877 -- 2283614
2	Biknur Mandal Mutually Aided Cooperative Thrift and Credit Societies Federation LTD (MS- Biknur). Post & village & Mandal :Biknur Dist : Nizamabad – AP Ph : 08468 – 240304 Mobile : 9441487450 Email : bikoor.ms@gmail.com
3	Domakonda Mandal Mutually Aided Cooperative Thrift and Credit Societies Federation LTD (MS- Domakonda). Post & Village & Mandal : Domakonda Dist : Nizamabad – Andhra Pradesh Ph: 084668 – 230525 Mobile : 9912191903 Email : domakondams@gmail.com , domakondams@yahoo.co.in
4	Sadashivanagar Mandal Mutually Aided cooperative thrift and credit societies Federation Ltd. Post & Mandal :Sadasiva nagar Dist : Nizamabad - Andhra Pradesh Mobile : 9396843148 Email : msssnagar@gmail.com
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16	Korukonda Mandala Mahila Mutually Aided Coperative Federation Ltd., Near Air Tel Tower, Upalla Veedhi, Korukonda Mandal, East Godavari District,

	<p>Andhrapradesh Ph: 0883 – 2496661 Email : mms_korukonda@rediffmail.com</p>
17	<p>Atreyapuram Mandala Mahila Mutually Aided Coperative Federation Ltd., Mahila Mandala Building, Cheruvugattu, Atreyapuram Mandal, East Godavari Dt., Andhrapradesh Ph: 08855 -271650 Email L ms_atreyapuram@rediffmail.com</p>
18	<p>Amalapuram Mandala Mahila Mutually Aided Cooperative Federation Ltd., Technical Training Developmetn Centre, Near Black Bridge, Opp. Ambedkar Community Hall, Amalapuram, East Godavari Dt., Andhra Pradesh Ph: 08856 – 230633 Email : ac_amalapuram@rediffmail.com</p>
19	<p>Tallarevu Fisher Women Mandala Mahila Mutually Aided Cooperative Federation Ltd., Door no. 7-217, Gollalavari Street, Sitaramapuram, Tallarevu Mandal, East Godavari Dt., Andhra Pradesh Ph: 0884 – 2303636 Fax: 0884 – 2304333 Email L: tallaervu@gmail.com Website : godavarimahasamakhya.org</p>
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24	Brundavanam Mandal Samakhya Post : Wardhannapet, Dist : Warangal Andhra Pradesh Mobile : 9948518381 Website : www.serp.gov.in
25	Nava Bharathi Mandal Samakhya Post : Raghunathapally, Dist : Warangal, Andhra Pradesh Ph: 08716 – 230411 Website : www.serp.gov.in
26	District Rural Development Agency, Chittoor, Collectorate Compound, Chittoor. Ph: 08572 – 241601, 240949 Email : pddrdactr@gmail.com
27	DRDA – IKP – Warangal Pragathi Bhavanam, dist collectorate, Warangal – 506 001 Ph: 0870 – 2511569 Fax: 0870 – 2511405 Email : ikpwgl@gmail.com
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35	Gondiya District- MAVIM Nagpur Regional Office Nagpur
36	Washim District- MAVIM Yeotmal Regional office Yeotmal
37	Yeotmal District- MAVIM Yeotmal Regional Office Yeotmal
38	Latur District- MAVIM Aurangabad Regional Office Latur
39	Osamanabad District- MAVIM Aurangabad Regional Office Latur
40	Nandurbar District- MAVIM Nashik Regional Office Nandurbar
41	Dhule District - MAVIM Nashik Regional Office Nandurbar
42	Pune- MAVIM Pune Regional Office Pune
43	Satara- MAVIM Pune Regional Office Satara
44	Sindudurga -MAVIM Kokan Regional Office Sindhudurga
45	Sanjivani Mahila Bachat Sangh - -MAVIM Kokan Regional Office Sindhudurga
46	Ratnagiri Kokan Regional Office Sindhudurga
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50	Shree Pachhim Kutch Mahila vikas Sangathan Kutch Mahila Vikas Sanasthan(KMVS) 15/A, " AMEEDHARA" Himmatnagar, Colony, Bhuj – Kutch. 370 001 Gujarat Ph :02832 – 255473, Fax :02832 – 223340 Email :kmvsbhuj@gmail.com
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57	<p>Mother Teresa Mahila Samiti Gopalpur People's Rural Education Movement (PREM), At/po – Parmala, Via- R. Udyagiri, Dist – Gajapati, Orissa Phone:0681 - 7240291</p>
58	<p>Deepica (Down – Trodden's Emancipation and Eradication of poverty and injustice through community action) People's Rural Education Movement (PREM), At po- Brahmagiri, Via – Brahmagiri, Dist – Puri, Orissa. Mobile :9938617676</p>
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62	Mada Federation People's Education and Development Organisation (PEDO) At Post – MADA Block – Bichhiwara District – Dungarpur Rajasthan – 314001 Ph: 02964 – 261128, Fax :02964 -261286
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69	Laxmi Mahila Mahasangh Grameen Development Services (GDS), Near – Mehdawal, Sant Kabir – Nagar Uttar Pradesh

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88	Kottampatti Pengal Vattara Kalanjiam DHAN Foundation KVR Illam, Near Police Station Thondhilingapuram, Kottampatty Melur(TK) Madurai (DT).Tamil Nadu Ph:04544 230655
89	Sellur Vattara Kalannjiam DHAN Foundation 5B, Kattabomman Nagar Near Priya School, Sellur, Madurai - 625 002. Ph :0452 – 6582555.
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23	People's Rural Education Movement (PREM), Mandipalli, Rangailunda,Berhampur (Gm.), Orrissa – 760 007. Tel: 91 – 680 – 2242266 Email : preoffice_1@sify.com	Orissa
24	Mure Memorial Hospital Nagpur	Nagpur
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Friday, September 18, 2009



GRIEVANCES GALORE: Women self-help group leaders from various States addressing a press conference in the city on Thursday. — PHOTO: K. GANESAN

“Micro finance institutions undermine self-help groups”

Special Correspondent

MADURAI: The indiscriminate nature of lending and coercive tactics adopted during repayment by micro finance institutions (MFIs) undermined the self-help group (SHG) movement. This resulted in absence of any control over lending and led the SHGs back to moneylenders, alleged leaders of SHG movement from a few States who were here to participate in the annual Madurai Symposium organised by Dhan Foundation.

Addressing a press conference on Thursday, N. Shanthi Maduresan, Chief

Executive, Indian Network of Federations of Microfinance Self-Help Groups (INFOS), said that many private players had started to invest their money in micro lending only to make a profit out of it.

In normal practice, SHGs were linked to nationalised banks to avail themselves of micro finance, following certain norms.

In the case of MFIs, no such norms were followed and the beneficiaries were harassed whenever there was a delay in repayment. The INFOS, a network of 35, 500 SHGs spread across 10 States, had a saving of Rs. 98 crore and had received financial as-

sistance of Rs. 676 crore from banks since 2006. MFIs lent money to individuals such as private moneylenders, thus preventing the growth of SHGs, she alleged. The functioning of two MFIs was stopped in Andhra Pradesh through the intervention of the State Government, she added.

Narayanamma of Chittoor in Andhra Pradesh said that the operation of two MFIs that serviced 48 SHGs in the region was stopped on the intervention of the Collector. Now the Collectors were monitoring the activities of MFIs, she said. Lakshmi of Madhya Pradesh said that

MFIs took away the assets of beneficiaries whenever there was delay or default in payment.

Thayammal of Madurai said that MFIs in the State indulged in duplication of members, much against the norm that the same person should not be a member of more than one SHG. After experiencing the coercive tactics of MFIs, many members returned to their parent fold, she claimed.

The INFOS, Ms. Shanthi said, would appeal to the government to regulate and monitor these private MFIs in the interest of safeguarding SHGs.

கினகரன்

ஓடு புதிய கறுபலம்

வெள்ளிக்கிழமை, செப்டம்பர் 18, 2009

குறுநிதி நிறுவனங்களால் ஏழை குடும்பங்கள் தற்கொலை

மதுரை, செப். 18: குறுநிதி நிறுவனங்களால் ஏழை குடும்பங்கள் தற்கொலை செய்து கொள்கின்றன என இந்திய சுயஉதவிக்குழு கூட்டமைப்பு பேரிணையத்தின் முதன்மை நிர்வாகி சாந்தி மதுரேசன் கூறினார்.

மதுரை தானம் அறக் கூட்டணியின் கூடலரங்கு நிகழ்வில் தேற்று 'அனைத்துலக நட்புறவு' என்ற தலைப்பில் கருத்தரங்கு களம், மாநாடுகளும் நடந்தன. நாடு முழுவதும் உள்ள சுயஉதவிக்குழுக் கூட்டமைப்புகளை ஒருங்கிணைத்து 'இந்திய சுயஉதவிக்குழுக் கூட்டமைப்பு

சுயஉதவிக்குழு கூட்டமைப்பு நிர்வாகி தகவல்

களின் பேரிணையம்' செயல்படுகிறது. தற்போது, 35 ஆயிரம் குழுக்கள் 7.5 லட்சம் உறுப்பினர்கள், ரூ.98 கோடி சேமிப்பு, ரூ.676 கோடி கடன்தொகையுடன் இயங்கி வருகின்றன. இதன் பிரதிநிதிகள் சுயஉதவிக்குழுக்களின் செயல்பாடு குறித்து நிருபர்களிடம் கலந்துரையாடினர்.

இந்திய சுயஉதவிக்குழுக் கூட்டமைப்பு பேரிணையத்தின் முதன்மை நிர்வாகி சாந்தி மதுரேசன் கூறுகையில் 'அடித்தட்டு

மக்களுக்கான நிதிச் சேவையை வலியுறுத்தி பல்வேறு மேம்பாட்டு முயற்சிகளை வங்கி நிறுவனங்களும், தானம் அறக் கூட்டணை போன்ற நிறுவனங்களும் செய்து வருகின்றன. இதன் மூலம் மக்கள் கந்து வட்டிக் கொடுமையில் இருந்து விடுபட இயலும். சில தனியார் நிறுவனங்கள், குறுநிதி நிறுவனங்கள் மக்களுக்கு அதிக வட்டிக்கு கடன் வழங்கி வருகின்றன. இதனால் ஏழை குடும்பங்கள் தற்கொலை செய்து

வருகின்றன. இது அடித்தட்டு மக்களின் பொருளாதார மேம்பாட்டிற்கே உலை வைக்கின்ற செயலாகும்' என்றார்.

ஆந்திரா சுயஉதவிக்குழுத் தலைவி நாராயணம்மா கூறுகையில் 'ஆந்திராவில் கடன் கொடுக்கும் நிறுவனங்களின் அடாவடித்தனத்தால் ஏழைகள் தற்கொலை செய்து கொள்கின்றனர். இந்நிலை சுயஉதவிக்குழுக்களில் இருப்பதில்லை' என்றார்.

பேரிணையத்தின் தலைவி சண்முகவள்ளி

கூறுகையில் 'குழுக்களில் இருக்கும் பரஸ்பர புரிந்துணர்வு, வேறு எந்த மக்கள் இயக்கங்களிலும் கிடையாது. பல தரப்பினரும் சுயஉதவிக்குழுக்களில் பங்கேற்பதால் இணக்கமான ஒருமைப்பாட்டை கட்டமைக்க இயலும்' என்றார்.

ஒரிசாவைச் சேர்ந்த சங்கமித்ரா, ராஜஸ்தானைச் சேர்ந்த விமலாதேவி, மத்திய பிரதேசத்தைச் சேர்ந்த லட்சுமிபாய், தானம் அறக் கூட்டணை ஆந்திர மாநில திட்டத் தலைவர் விட்டல்ராவ் ஆகியோர் உடனிருந்தனர்.

PHOTOS











PUBLICATIONS

- 1) Summit Hand book
- 2) FAQs on Microfinance and Millennium Development Goals
- 3) Resource papers booklet
- 4) Perspectives, Practices and Guidelines in Microfinance and SHG Federations- Compilation from INFOS Newsletter "Network News"