

27 March 2025

The Chairman and MD/CEOs
All Scheduled Commercial banks including RRBs

Dear Sir/Madam,

**SHG/JLG-Bank Linkage related Capacity Building Programmes-
Revised Handbook on Training Modules**

As you are aware, NABARD has been at the forefront in supporting various training programmes and interventions under SHG/JLG-Bank linkage programme for capacity building of Bankers, NGOs and SHG/JLG members. The aim is to not only promote quality groups but also facilitate widening and deepening of the programme with increased credit and provision of livelihoods for SHG/JLG members. In the light of changing ecosystem, NABARD undertook a comprehensive Training Need Assessment (TNA) with the active support of BIRD, Lucknow. Based on the feedback received from the various stakeholders, the existing training modules have been revised and a compiled version of the same is forwarded herewith for your information and wider circulation.

We hope these revised modules will enable in conduct of capacity building/training programmes for all the stakeholders more effectively.

Yours faithfully

Sd/-
(Suseela Chintala)
Chief General Manager

Encl: As above

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

सूक्ष्म ऋण नवप्रवर्तन विभाग

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Updated Capacity Building program

SHG/JLG Bank Linkage



Bankers Institute of Rural Development, Lucknow
2024-25

Updated Capacity Building Program

SHG/JLG Bank Linkage



Bankers Institute of Rural Development, Lucknow
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This assignment would not have been possible without the collective effort and support of all those involved, and we are deeply appreciative of everyone's contributions.

Sanjeev Raman

Suman Shukla

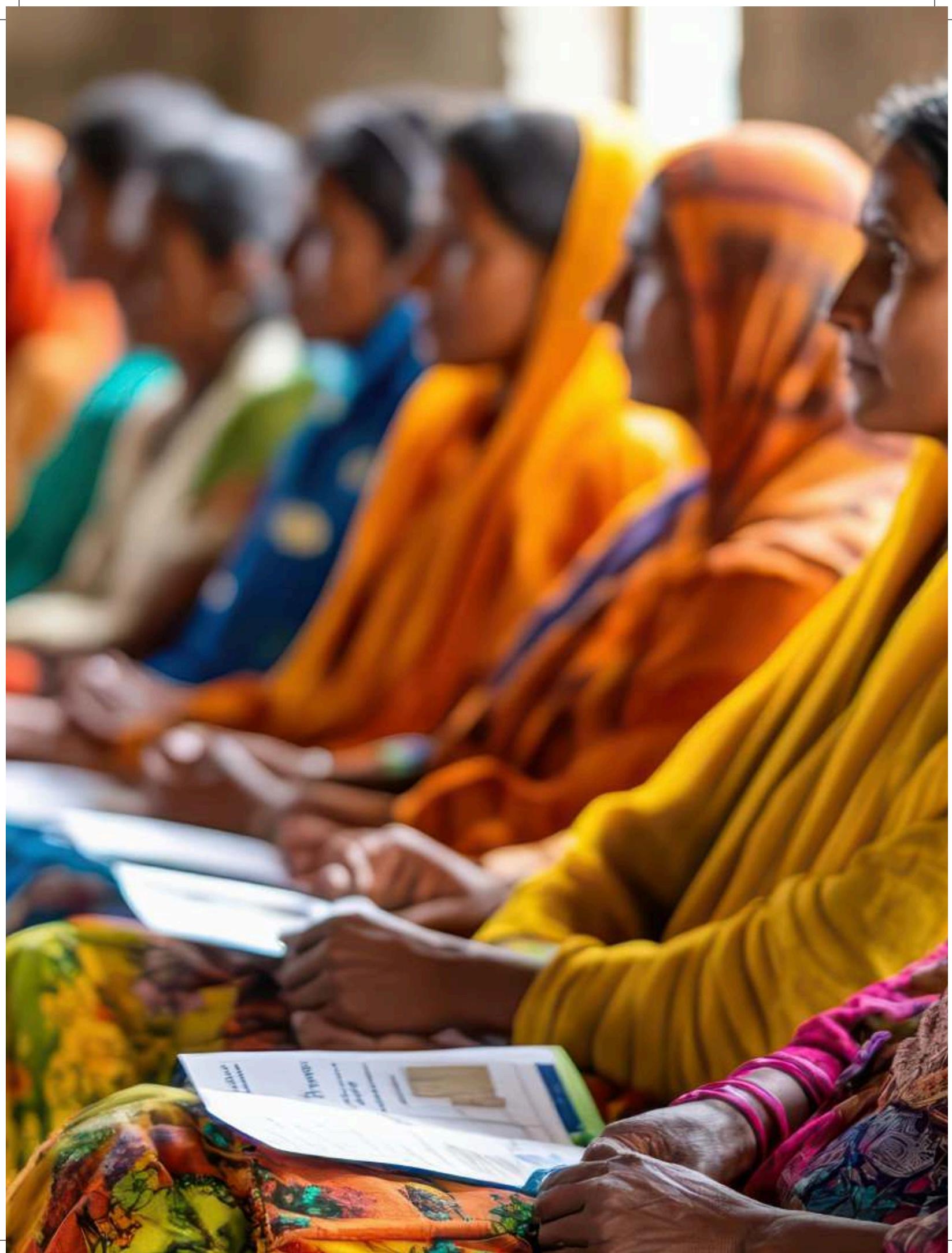




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Preface

NABARD piloted the initiative of supporting formation and credit linkage of SHGs way back in the year 1992. Since then, the ecosystem has evolved, with undaunted support of NRLM, SRLM, Government of India and State Government. Unique models for credit delivery have emerged in the form of the Joint Liability Group. The advent of robust digital technology has significantly empowered Self-Help Groups (SHGs) and Joint Liability Groups (JLGs) in marketing their produce via ONDC, e-commerce platforms etc. The seeds sown many years ago has started yielding results. Members of SHGs and JLGs have started setting up their own microenterprises.

In this backdrop and in the age of rapid economic change and social transformation, the empowerment of rural communities through Self-Help Groups (SHGs), Joint Liability Groups (JLGs), and micro-enterprises stands as a beacon of hope for inclusive and sustainable development.

Now, newer methods to address the efficiency level and effectiveness of the community-based organization depends largely on the Knowledge, Skill and Attitude of all the stakeholders involved in this ecosystem. It includes SHG Members, NGOs, Bankers, Government Department etc. In the last three decades, all the stakeholders have played a pivotal role in strengthening the community-based organisations in which capacity building initiatives played an important role. With the transformation in the economic and social landscape the aspirations and challenges of these organisations are undergoing change, which requires a relook at our capacity-building interventions, to ensure that the stakeholders continue to play an effective role.

The present initiative is an attempt to revisit the existing capacity building modules on SHG/JLG Bank Linkage related Programs and align them to the expansion of the movement, evolving landscape, changing needs, policies, priorities etc. This document aims to bridge the knowledge gap and provide actionable insights to enhance the effectiveness of capacity building programs. Together, we can promote an ecosystem that empowers individuals, strengthens communities, and contributes to sustainable and inclusive development.

This document containing 13 capacity building modules is the result of collaborative efforts of an array of stakeholders viz. SHGs, Banks, NGOs, NRLM, SRLM, NABARD and government agencies, spread across regions. Each module encompasses target participants, objectives, training schedule and trainers note, making it a self-contained document.

This document will serve as a comprehensive guide to NABARD (Both for policy formulation and implementation), District Development Managers, training establishments engaged in capacity building of various stake holders viz. Banks, SHGs, NGOs, NRLM, SRLM and Government Agencies engaged in nurturing, supporting and facilitating capacity building initiatives.







Approach to the Document



Training Needs Analysis (TNA) Process

MCID, HO had developed modules for capacity-building programs under SHG Bank Linkage which were based on a comprehensive Training Needs Assessment (TNA) with assistance from GIZ during the year 2013-14. Since then, a significant time has elapsed, these modules required a thorough review and updation to align with the changes and developments that have occurred. In this context, NABARD, DmFI, HO entrusted BIRD, Lucknow with the task of review and updation of the document. A dedicated team of faculty members at BIRD, Lucknow undertook the assignment.

To ensure the development of training modules relevant to the current context, BIRD, Lucknow conducted a comprehensive Training Needs Analysis (TNA) involving diverse stakeholders such as SHGs, Bankers, DDMs, Government Officials, NRLM/SRLMs, training establishments, NGOs, and NABARD Regional Offices. The TNA began with the preparation of stakeholder-specific questionnaires through a consultative process. The Microsoft Forms were made available using QR codes and links for convenience. Field visits were carried out to gather grassroots-level insights. Feedback was also collected through video conferences, telephonic discussions. Zone-wise response received on the structured TNA Questionnaire sent through MS Form is given Table I.

The insights gathered were thoroughly analyzed and discussed during a one-day Training Needs analysis (TNA) Workshop with stakeholders. This workshop brought together a diverse group of selected stakeholders, including SHG members, NGOs, Bankers, SRLM representatives, DDMs, NABARD's Regional Offices, and MCID HO official. The objective of the workshop was to validate the findings of the TNA. During the workshop, an in-depth discussion was conducted on the key TNA findings, including the specific training requirements and challenges faced by stakeholders. Additionally, the proposed content for the modules and proposal for new modules were presented.

Simultaneously, the process of data collation and report writing was undertaken for the compilation and design of the training modules. This task involved a dedicated team of experienced faculty members having experience in the domain.

A total of nine modules given to BIRD, Lucknow for updation were thoroughly reviewed and updated to reflect the latest





developments, policy changes, and field-level requirements. Additionally, based on demand (TNA findings), four new modules were designed to address emerging needs.

All the thirteen modules were subjected to peer review process, where reviewers critically analyzed the content for accuracy, clarity and

alignment with the stakeholder needs. Subsequently, the modules were sent to a subject matter expert for an independent external evaluation. The recommendations of subject matter expert were carefully incorporated, in the final modules presented.

In TNA exercise structured Questionnaire was circulated to the stakeholders to get their requirements.

Table I : Zone-wise response received from all the stakeholders were as under

Sl No	Zone	Number of responses	Percentage
1	Northeastern	54	13.96
2	Eastern	80	20.67
3	Northern	47	12.15
4	Central	78	20.15
5	Western	55	14.21
6	Southern	73	18.86
		387	100

Chart I : Responses received

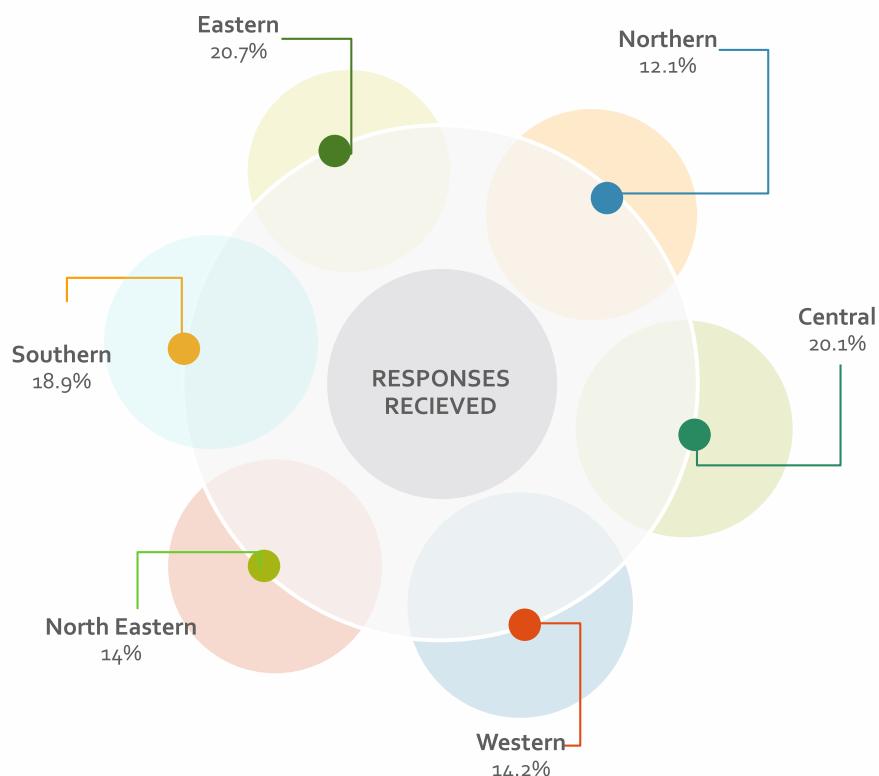
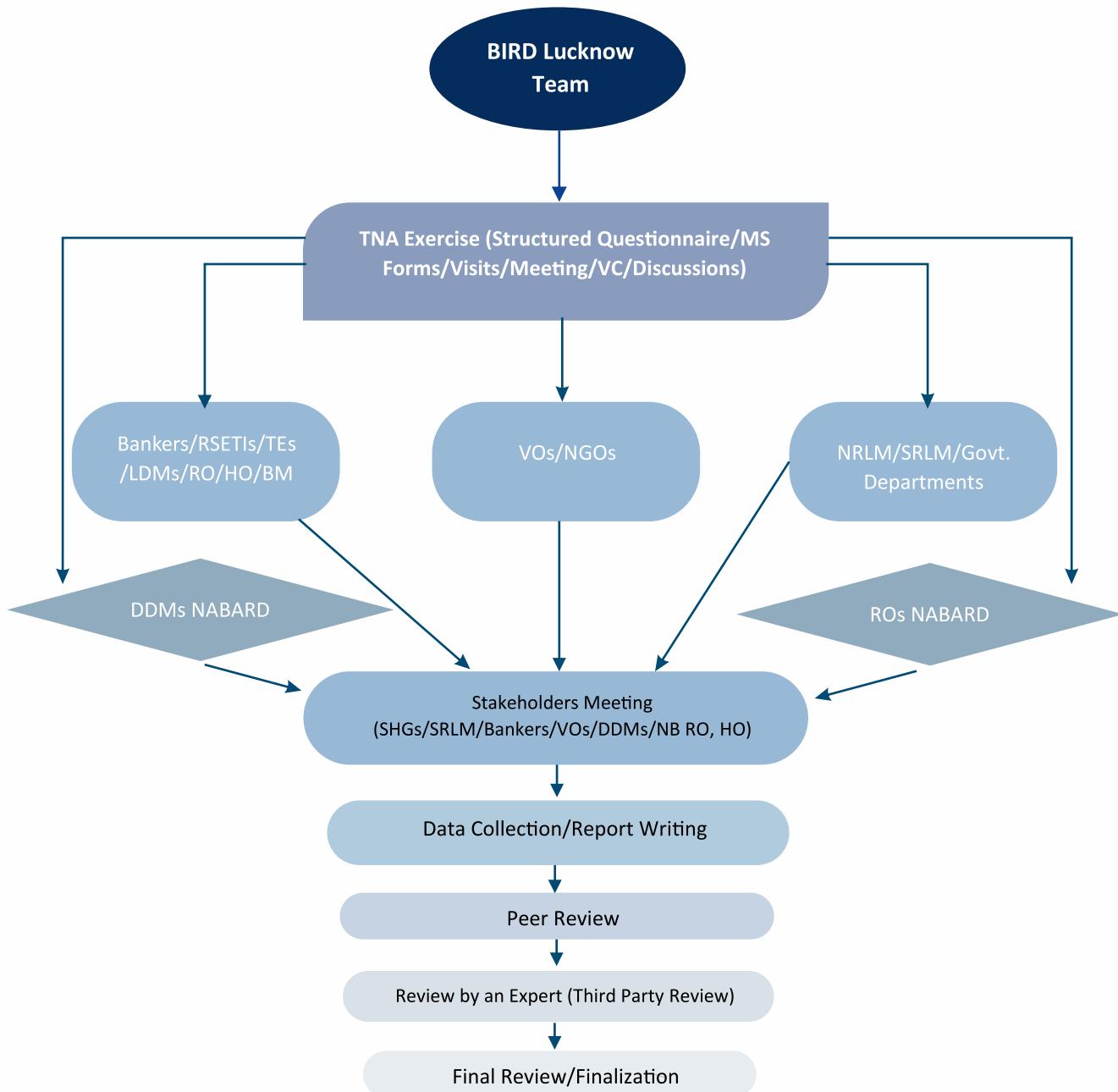




Chart II: Process approach in formulation of the Document – Flowchart





Abbreviations

AG-Tec - Agriculture Technology

AIF - Agri Infrastructure Fund

ATM - Automated Teller Machine

BDO - Block Development Officer

BHIM - Bharat Interface for Money

BLBC - Block Level Bankers Committee

CGF - Credit Guarantee Fund

CGFMU - Credit Guarantee Fund for Micro Units

CGTMSE - Credit Guarantee Fund Trust for Micro and Small Enterprises

CIC - Credit Information Company

CLF - Cluster Level Federation

CRP - Community Resource Person

CSR - Corporate Social Responsibility

DDM - District Development Manager

DIC - District Industries Centre

DPRs - Detailed Project Report

FAO - Food and Agriculture Organisation

FPO - Farmers Producer Organisation

Fin-Tec - Financial Technology

GoI - Government of India

GSS - Government Sponsored Scheme

GST - Goods and Services Tax

IFAD - International Fund for Agriculture Development

JLG - Joint Liability Group

LEDP - Livelihood and Enterprise Development Program

ME - Micro Enterprise

MEDP - Micro Enterprise Development Program

MFI - Micro Finance Institution





MoRD - Ministry of Rural Development

MSME-DC - Micro Small and Medium Enterprises - Development Commissioner

M-Suwidha - Microenterprises through Skill Upgradation for Women

MUDRA - Micro Units Development & Refinance Agency Ltd.

NABARD - National Bank for Agriculture and Rural Development

NCFE - National Centre for Financial Education

NGO - Non-Government Organisation

NPA - Non-Performing Asset

NRLM - National Rural Livelihood Mission

ODOP - One District One Product

ONDC - Open Network for Digital Commerce

PMEGP - Prime Minister's Employment Generation Program

PMFME - Pradhan Mantri Formalization of Micro Food Processing

PoS - Point of Sale

PO - Producer Organization

PPT - Power Point Presentation

PRA - Participatory Rural Appraisal

PRI - Panchayati Raj Institution

Q&A - Question and Answer

RBI - Reserve Bank of India

RO - Regional Offices

RSETI - Rural Self Employment Training Institute SHG - Self Help Group

SHG-BLP - Self Help Group -Bank Linkage Program

SHPI - Self Help Promoting Institution

SRLM - State Rural Livelihood Mission

SWOT - Strength Weakness Opportunities and Threat

TNA - Training Need Analysis

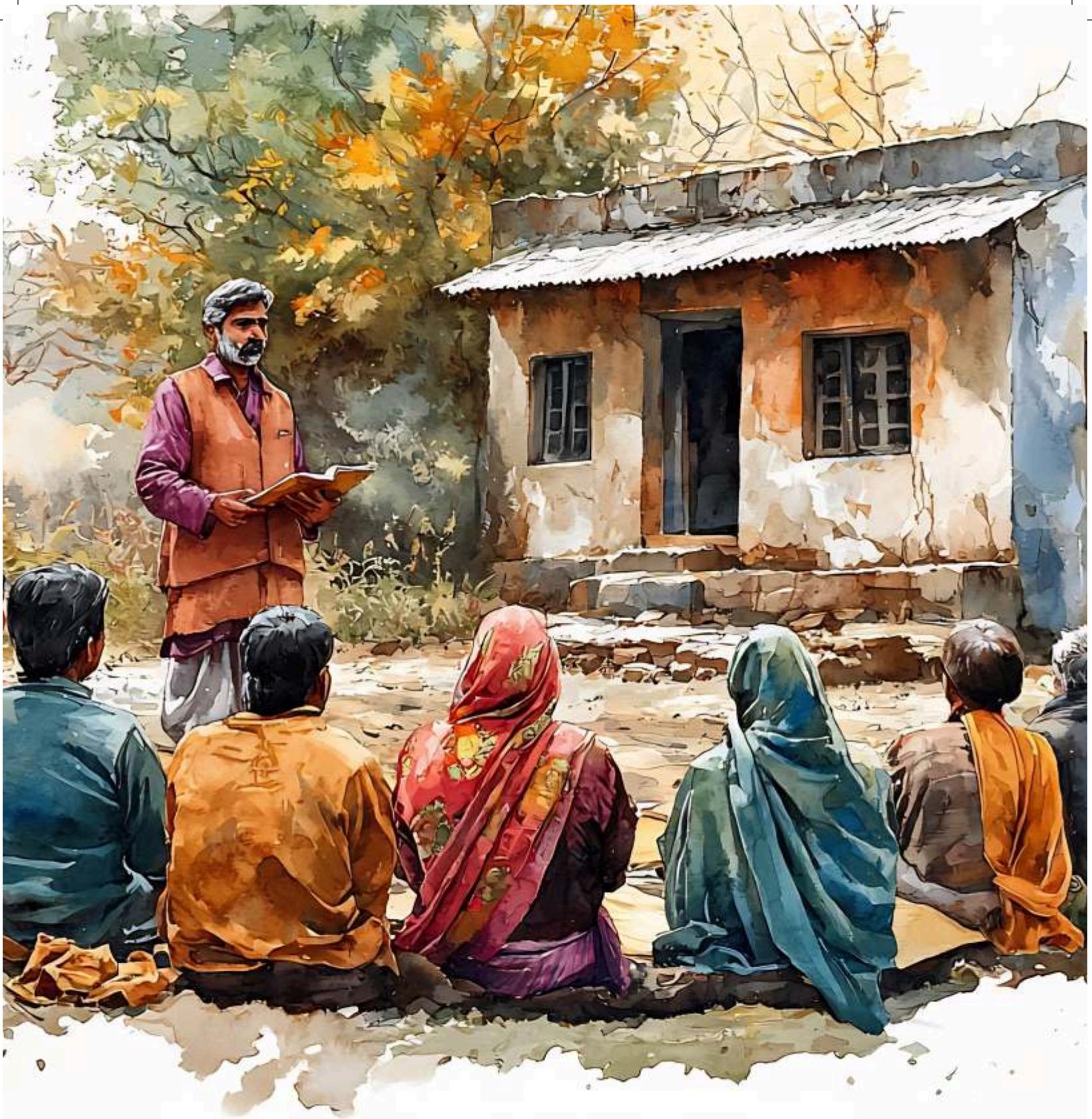
TU CIBIL - Trans Union CIBIL

UNDP - United Nations Development Programme

UPI - Unified Payment Interface

VO - Voluntary Organization





Modules with Trainers Note

Module 1

One Day SHG Leaders/ Members Meet

TARGET PARTICIPANTS

SHG Leaders /Members /SHG Federation Members/Leaders of POs formed from SHGs

OBJECTIVES

At the end of the program, the Participants will be able to:

- Demonstrate Enhanced Leadership and Governance Skills
- Understand Financial Operations and Strengthen Bank Linkage of SHGs/POs
- Facilitate Convergence of SHGs/POs with Relevant Government Schemes
- Understand Financial Planning and Accurate Documentation
- Safely Use Digital Financial Services and Practice Cyber Hygiene

These objectives are designed to empower SHG leaders and members with the understanding of knowledge and tools needed to operate effectively, sustainably, and securely in the evolving financial and digital landscape.

Sl.No.	Particulars	Details
1	Target trainees	SHG Leaders /Members /SHG Federation Members/Leaders of POs formed from SHGs
2	Number of Participants	25-30 per batch
3	Identification of participants	By NABARD DDM/RO/SRLM/VO/RSETI/Others
4	Duration	One day with or without field visit
5	Organized by	Training institutes of banks including RSETIs, Resource VOs having demonstrated competency in training on SHG/JLG related programs and resources, NABARD RO/DDM/Others
6	Location	On location program (at District level)
7	Broad Content	<ul style="list-style-type: none">• Governance and Leadership in SHGs• Financial Operations and Linkages• Group vigilance, SHG rating & Micro Credit Plan• Convergence opportunities• Financial Planning• Documentation and Guidelines related to SHG Credit linkage• Financial Inclusion & Cyber Hygiene Practices
8	Language	Hindi / Vernacular language





Sl.No.	Particulars	Details
8	Language	Hindi / Vernacular language
9	Training Methodology	Interactive Lecture Session, Case Study, Group Work, Group Discussion, Field Visit, Hands on Training
10	Field Visit	Case to case basis (optional)
11	Faculty	Faculty from the training institute, Experienced Banker, VO, Successful Entrepreneur, Domain Expert, DDM/RO Official
12	Reading Material	Presentations and other relevant materials
13	Output Indicator	After the training the SHGs to have better understanding and to improve in the field in which they are getting training

TRAINING SCHEDULE

(Suggested Models, Content may be Modified to Suit Local Conditions)

Session No.	Title	Contents	Process and Methodology
Session I 90 minutes	Governance and Leadership in SHGs	<ul style="list-style-type: none">Brief introduction to objectives/ expectations from the programStructure, composition and byelaws of SHGRoles and responsibilities of office-bearerDecision-making process and importance of democratic participation of all membersRecord keeping and documentation (meeting minutes, attendance, books of account etc.)Conflict resolution, problem-solving and promoting cohesion within the groupBuilding trust and maintaining transparency in SHGs	Presentation & interactive lecture and discussion
Session II 90 minutes	Financial Operations and Linkages, Group vigilance, SHG Rating & Micro Credit Plan	<ul style="list-style-type: none">Saving and Internal LendingInterest Calculation and Fund UtilizationBest practices for utilizing group fund for loans and productive activitiesRepayment Monitoring and Default ManagementCredit Scoring, Credit Information Report (eg TU CIBIL Reports)Guidance on applying for loans, understanding terms, and managing loan repaymentsImportance of internal controls to prevent mismanagement and ensure transparencyRole of designated group members in monitoring transactions and verifying recordConflict management within SHGs, especially around financial disagreementSteps to handle dispute diplomatically to maintain group cohesion and trust.	Presentation, interactive lecture, discussion and hands on practice



Session No.	Title	Contents	Process and Methodology
		<ul style="list-style-type: none"> • Self-Rating Tool and Third-Party Rating • Introduction to self-assessment tools for SHG rating. • Explanation of third-party rating by banks or NGOs and their impact on credit access. • Improving SHG Rating for Better Credit Access • Steps for Developing a Micro Credit Plan (MCP) • Implementing and Monitoring the MCP • Understanding Business Cycle of micro-enterprises & their credit need through cases 	
Session III 90 minutes	Financial Planning and Convergence Opportunities	<ul style="list-style-type: none"> • Financial Management – Budget and its importance; Cost, Sales, Profit, Break-even Analysis, Sources & Mobilization of funds (viz. GSS, Equity Fund and CGF) • Schemes of GoI, viz AIF, PMFME etc. • State Govt Schemes • Convergence with Scheme of NABARD viz. MEDP, LEDP, Rural Mart etc. 	Presentation, interactive lecture, discussion and video tutorial (as per availability)
Session IV 90 Minutes	Financial Inclusion, Cyber Hygiene and security Practices	<ul style="list-style-type: none"> • Types of bank services suitable for SHG / Member/ Household (savings account, recurring deposit, etc.) • Understanding digital banking services (mobile banking, internet banking, ATMs, etc.) • Social Security Schemes • Overview of financial products like saving, loan, and insurance scheme relevant to SHGs • Introduction to digital payment platforms (UPI, BHIM, mobile wallets etc.) • Basics of cybersecurity and the importance of protecting personal information • Tips for Cyber Hygiene and Security Practices • Customer Protection – Limiting Customer Liability in Unauthorized Electronic Banking Transactions 	Presentation, interactive lecture, discussions video, case study, role play, infographics, cartoons, hands on training
	Action Plan and Evaluation	<ul style="list-style-type: none"> • Preparation of Action Plan • Evaluation of training program 	Participants to present their action plan

Note: The above content is only indicative, organizing agencies/ROs/DDMs may customize the sessions, and the program based on the maturity level of SHGs, and nature of activities adopted by SHG/JLG in the cluster.

In the above training schedule, different modules have been provided to enable flexibility in conducting different programs using one or more of the above modules. For guidance, a broad outline of a program based on title (Governance, Leadership and Rating of SHGs) is illustrated in ANNEXURE.

If a Group/Cluster is pursuing/inclined to pursue a Group Based Activity; customized programs up to 03 days duration may be considered.



TRAINERS NOTE

TEACHING METHODOLOGY

SI No	AREAS	DESCRIPTION	TIME	MATERIALS
1	Brief introduction to objectives/ expectations from the program	Interactive lecture method, with participant interaction	20 min	Meta plan Cards, Presentation Slides, Projector, Laptop/Computer, White Board, White Board Marker
2	Governance and Leadership in SHGs	Interactive lecture method, group discussion and Case Study	70 min	Presentation Slides, Flip Chart, Handouts
3	Financial Operations and Linkages, Group Vigilance, SHG Rating & Micro Credit Plan	Interactive lecture, presentation, case exercise, practice with self-assessment tools, micro credit plan and experience sharing.	90 min	Presentation Slides, Handouts, Sample MCP Format
4	Financial Planning	Presentation, interactive lecture and group discussions to understand the various aspects of Financial Planning	45 min	Presentation Slides, Flip Chart, Handouts
5	Convergence Opportunities	Learning about various Government schemes available for convergence through presentation, group discussion, experience sharing and video tutorials (if available)	45 min	Presentation Slides, Flip Chart, Handouts, Video Tutorial (if available)
6	Financial Inclusion	Interactive lecture on Financial Inclusion and Social Security Schemes. Hands on training on digital payment system.	40 min	Presentation Slides, Flip Chart, Handouts, Hands on Training
7	Cyber Hygiene and Security Practices	Group discussion, Videos (viz. RBI Kehta Hai), Case studies, Role play, Infographics and Cartoons on cyber hygiene and security practices.	30 min	Presentation Slides, Flip Chart, Handouts, Video, Case study, Role play, Infographics, Cartoons, Hands on training
8	Action Plan and Evaluation	Feedback and action points from participants	20 min	Presentation by participants



TEACHING NOTES

TASKS	ACTIVITIES
Brief introduction to Objectives/ Expectations from the Program	The facilitator will explain the objectives and gather the participant's expectations. It should be used as an ice breaker and the facilitator should ensure to get expectations from each of the participants, which will help them feel comfortable and more engaged with the upcoming sessions.
Governance and Leadership in SHGs	The facilitator to initiate the discussion on bylaws of SHGs, roles of office bearers, responsibilities of member. Participants should be encouraged to contribute as much as possible, the interactive lecture may include sharing success stories and best practices, focussing on democratic functioning, transparency, trust building among members, record keeping etc. To make learning more engaging, the facilitator may take the help of local expert to organise leadership games, reinforcing the idea of learning through play.
Financial Operations and Linkages, Group Vigilance, SHG Rating & Micro Credit Plan	The facilitator should start the session by asking questions from the participants related with their awareness about their SHGs financial position, loans, interest charged and fund management. Followed by interactive lecture on these topics along with best practices of fund utilisation. The discussion will then focus on importance of good credit history, timely repayment, preventing defaults and how these factors may affect their personal credit score in Credit Information Report (eg TU CIBIL Report etc.) and its serious consequences. The facilitator by citing examples should stress upon the idea of internal checks and control, conflict management. Facilitator to sensitise participants on various parameters of ratings, followed by hands on training on a sample self-assessment rating tool. After presentation on process to prepare micro credit plan, facilitator should administer a case exercise on formulation of micro credit plan. Care should be taken to breakdown the complex concepts into smaller more relatable content to ensure understanding.
Financial Planning	The Facilitator should start by interacting with the participants about the areas of fund outflow and possible sources of fund inflow. Followed by interactive presentation on financial planning, a simple case exercise may be administered.
Convergence Opportunities	Facilitator to cover various Government schemes available for convergence by presentation, they may also take resource support from DIC, other government departments and video tutorials (if available).
Financial Inclusion	The session should begin with an interactive lecture on Financial Inclusion, Social Security Schemes and digital payment system, supplemented by videos (viz. RBI Kehta Hai), cartoons etc. The facilitator may conduct hands-on training on using digital payment system.
Cyber Hygiene and security Practices	Facilitator to begin the session by asking questions about their awareness of cyber hygiene and security practices, the facilitator may make a reference to the recent news to create interest and engage participants. For some of the select topics mode such as group discussions, Videos, Case Studies, Role plays, Infographics, Cartoons etc may be used.
Action Plan and Evaluation	The facilitator seeks feedback on the sessions and sums up the sessions



INDICATIVE QUESTIONS FOR INITIATING DISCUSSION

1. What are the expectations from the program?
2. What are the bylaws of the SHGs?
3. What are the roles and responsibilities of the office bearers?
4. What are the activities an SHG should do to make its operations transparent?
5. How much amount is lying in the saving account of the SHG?
6. How much is the loan amount?
7. How much interest do they have to pay on loans?
8. How much interest they are earning from saving amount?
9. What are the adverse effects of untimely repayment and default in repayment?
10. Are they aware of Credit Information Report (like TU CIBIL Report)?
11. How to maintain healthy Credit Score?
12. Is anyone aware of financial planning?
13. What are the Government schemes they are aware of?
14. What are the social security schemes?
15. Are you aware about cyber frauds?

BACKGROUND READING

1. NRLM /SHG Bank Linkage Program Guidelines by RBI
2. Various reports, publications on best practices of SHGs
3. NABARD Book published for SHGs

Module **2**

Field Visit to SHGs/JLGs/micro- Entrepreneurs for Block Level Bankers Committee (BLBC) Members

TARGET PARTICIPANTS

Block Level Bankers Committee (BLBC) Members

OBJECTIVES

The objective of organizing these visits is to sensitize the participants, primarily bankers, to the concept of SHGs/JLGs/micro-Enterprises, their functioning and related aspects in a cost-effective manner. It is expected that this approach will lead to tangible results by fostering a better appreciation of SHG-Bank Linkage program/JLG-Bank Linkage program/Financing micro-Enterprises and addressing ground level operational issues.

SI No.	Particulars	Details
1	Target trainees	BLBC members
2	Number of Participants	15-25 per batch
3	Duration	Half a day (Preferably after the BLBC meeting)
4	Organized by	LDM/ DDM in association with BDO, SRLM Unit and Promoting agency
5	Location	On Site program (at Block level or in the field) to successful SHG/JLG or micro enterprises promoted by them
6	Broad Content	<ul style="list-style-type: none">• Overview of SHG – BLP• Briefing of Best practices followed by the group / micro-enterprise visited with a detailed presentation on their activities and journey• Discussion on challenges faced by the group / micro-enterprise i.e. non-availability of credit, delay in credit linkage, insufficient financing, delays in convergence and information on any other support available from Banks, NABARD, Govt. departments and others• Participants may also peruse the books of accounts maintained by SHG• Best practices adopted by SHGs/JLGs in the State/District• Facilitator to summarize the key learnings
7	Language	Hindi / Vernacular language
8	Training Methodology	Interaction with SHG/JLG Members and micro entrepreneur



Sl No.	Particulars	Details
9	Reading Material	Relevant materials
10	Output Indicator	After the training the BLBC Members are expected to extend support for convergence/financing of SHGs/JLGs/Micro enterprises

Note: The above content is indicative only, organizing agencies/ROs/DDMs may customize the above program as per local conditions and requirements. It is expected that the above program may be conducted by DDM / LDM in co-ordination with SRLM / promoting agencies by identifying successful SHG / JLG or micro enterprise in a particular block and discuss their journey to success / any achievement, issues faced by them related to banks / Govt. Departments & assistance required by them for further growth. This will provide ideas for promoting more similar units in the area.

Iteration 2 - Alternately, the facilitator should identify two SHGs, one successful and the other underperforming. It is likely to bring out clear cut differentiation involved in various stages of development of SHGs. Divide participants into two groups and each visit a SHG. When field visit presentation is made and debriefing is done the facilitator can bring out importance of basics of SHG functioning viz. bookkeeping, regularity of meeting, attendance, repayment ethics, democratic decision making, leadership rotation etc.

TRAINERS NOTE

TEACHING METHODOLOGY

Sl. No.	AREAS	DESCRIPTION	TIME	MATERIALS
1	Overview of SHG – BLP	Interactive lecture method, strengthen by data to impress upon the journey of SHG BLP so far.	20 min	Flip Chart and White Board
2	Best Practices followed	Interactive lecture method. Briefing of best practices followed by the group / micro-enterprise visited with a presentation on their activities and journey.	40 min	Flip Chart and White Board
3	Interface with SHGs/JLGs/micro entrepreneur on issues	Discussion on challenges faced by the group / micro-enterprise viz., non-availability of credit, delay in credit linkage, insufficient financing, delay in convergence, information on support available for the group from Banks, NABARD, Govt. departments and others.	40 min	Interface
4	Perusal of the books of accounts maintained by SHG	Participants may be facilitated to peruse the books of accounts maintained by SHG to build confidence among the participants regarding SHGs record keeping.	20 min	Interface and SHG Books
5	Sharing best practices	Sharing best practices of a few other SHGs/JLGs/micro enterprise	15 min	Flip Chart and White Board
6	Summarizing the learnings	Summarizing the learnings from visit and interface	15 min	Presentation



TEACHING METHODS AND NOTES

TASKS	ACTIVITIES
Overview of SHG – BLP	The facilitator shall present journey of SHG BLP so far in an interesting way, strengthen by data to impress upon the SHG Bank Linkage program to initiate the discussion and further interface
Best Practices followed	The facilitator asks the SHG/micro entrepreneur to share the best practices followed by the group / micro-enterprise visited and detailed presentation on activities being undertaken by them and the journey of reaching their milestones. Role of facilitator will be to encourage a free-flowing discussion, so that the precentor could narrate their stories naturally. This will help the BLBC participants feel connected and empathetic.
Interface with SHGs on Challenges faced	The facilitator then tactfully to steer the discussion focusing the challenges faced by the group / micro-enterprise viz., non-availability of credit, delay in credit linkage, insufficient financing, delay in convergence, information on support available for the group from Banks, NABARD, Govt. departments and others. The role of facilitator is critical in ensuring that the discussion remains amicable and productive.
Perusal of the books of account maintained by SHG	After the completion of the above interface. The facilitator may guide participants in perusal of the books of accounts maintained by SHG, the exercise aims to boost their confidence in SHGs record keeping practices as “seeing is believing”.
Sharing best practices	Facilitator to share some best practices from other successful SHGs to further enhance the positive impact of the positive and inspire participants
Summarizing the learnings	The facilitator Summarizing the learnings from visit and interface

INDICATIVE QUESTIONS FOR DISCUSSIONS

How SHGs/JLGs/Micro Enterprises is now a very good banking business proposition?

BACKGROUND READING

1. Status of microfinance in India by NABARD
2. NRLM /SHG Bank Linkage Program Guidelines by RBI
3. Success stories of SHG Bank Linkage Program published

Module **3**

Senior Officers Workshop /Meet at State/District Level

TARGET PARTICIPANTS

Senior officers of Banks

OBJECTIVES

At the end of the program, the officer will be able to:

- Identify and analyze the status of SHG-BLP/JLG-BLP/Rural Micro-enterprise
- Assess the potential of promoting Micro Enterprises from mature SHG/JLG
- Monitor and manage SHG-BLP/JLG-BLP/ Rural Micro-enterprises financing effectively
- Promote and facilitate convergence with various Schemes in promoting Rural Micro-enterprises

Sl.No.	Particulars	Details
1	Target trainees	Senior officers of Banks
2	Number of Participants	25-30 per batch
3	Identification of participants	Nomination from Controlling Offices of Banks.
4	Duration	One day without field visit
5	Organized by	Training institutes of banks including RSETIs, Resource VOs having demonstrated competency in training on SHG/JLG related programs and resources, NABARD RO/DDM/Others
6	Location	On location program (at District level) will be preferred
7	Broad Content	<ul style="list-style-type: none">• Advantages of SHGs/JLGs/micro enterprise financing• SHG/JLG/Micro Enterprise – a viable proposition for Banks• Enhancing Credit Flow and Financial Inclusion for SHGs• Improving Monitoring of loans, NPA Management and Risk Mitigation for SHG/JLG/Micro Enterprise Loans portfolio• Convergence with Government Schemes and Policy Updates• Case studies/success stories of SHG financing
8	Language	A mix of English/Hindi and the Vernacular language



Sl.No.	Particulars	Details
9	Training Methodology	Interactive Lecture Sessions, Case Study, Group Work, Group Discussions
10	Field Visit	Not Included
11	Faculty	Faculty from the training institute, experienced bankers, VOs, Successful Entrepreneur, Domain Experts, Fin-Tec/AG-Tec, DDM/RO Official
12	Reading Material	Guidelines issued by RBI/NABARD/MoRD/NRLM/SRLM, presentations and other relevant materials
13	Output Indicator	Priority Action plan for enhancing micro enterprise financing through JLG/ SHG

TRAINING SCHEDULE

(Suggested Models Content may be Modified to Suit Local Conditions)

Session No.	Session Title	Contents of the Session	Process and
Session I 60 minutes	Collectivization for micro enterprise financing – opportunity for Banks	<ul style="list-style-type: none"> Brief introduction to objectives/ expectations How collectivization improves access to resources and capital Micro enterprise challenges and how JLG/ SHG will address these Policy directions of NABARD, RBI & Government 	Presentation, interactive lecture, use case and discussions
Session II 60 minutes	Assessment of Credit Requirements	<ul style="list-style-type: none"> Enabling JLGs / individuals within SHGs for micro enterprise financing Understanding Business Cycle of micro-enterprises & their credit need through cases, CC vs TL Improving Turn Around Time of Disposal of Loan Proposals Working with second tier institutions (Federation / CLF) 	Presentation & interactive lecture and group discussions
Session III 60 minutes	Interface with SHGs/JLGs/Micro entrepreneurs	<ul style="list-style-type: none"> Interaction with members of SHGs/JLGs engaged in Livelihood activities 	Participants encouraged to interact with SHGs/JLGs members / micro-Entrepreneurs so that they could be impressed upon financing



Session No.	Session Title	Contents of the Session	Process and Methodology
Session IV 75 Minutes	Monitoring, Risk Mitigation and NPA Management	<ul style="list-style-type: none"> Monitoring of Loan Real time monitoring of SHG/JLG/micro enterprise portfolio Risk Mitigation NPA Management Discussion on State/District Specific best Practices 	Interactive presentation, discussion and case studies
Session V 75 Minutes	Convergence with various schemes and project-based financing for SHGs/JLGs and micro enterprises.	<ul style="list-style-type: none"> Schemes of Govt, viz AIF, PMFME etc. State Govt Schemes Project based financing of SHGs Convergence with NABARD's Schemes. like MEDP, LEDP, Rural Mart etc. ODOP cluster - Development of Cluster around ODOP and financing needs Convergence with NRLM, key features of NRLM and RBI guidelines. Lakhpatti Didi Scheme Interface with NRLM Portal 	Presentation, interactive lecture and group discussion Video Tutorial is expected (based on availability)
Session VI 30 Minutes	Ecosystem Enablers	<ul style="list-style-type: none"> Interest Subvention portal Credit Guarantee Scheme 	Hands on training
	Action Plan and Evaluation	<ul style="list-style-type: none"> Preparation of Action Plan Evaluation of training program 	Participants to present their action plan

Note: The above content is indicative only, organizing agencies/ROs/DDMs may customize sessions for Bankers as per maturity level of SHGs, nature of activities adopted by SHG/JLG in cluster.

TRAINERS NOTE

TEACHING METHODOLOGY

SI No.	AREAS	DESCRIPTION	TIME	MATERIALS
1	Collectivization for micro enterprise financing – opportunity for Banks	Interactive lecture method, use case, strengthen by data to establish the viability	60 min	Meta Plan Card, Presentation, Slides, White Board
2	Assessment of Credit Requirements	Interactive lecture method, group discussion and showing a case (various stages of micro-enterprise*) to discuss the assessment of credit requirements. Starting from discussing the demand side i.e. potential vis a vis achievement in the sector in that district/area/cluster.	60 min	Presentation, Slides, White Board



SI No.	AREAS	DESCRIPTION	TIME	MATERIALS
4	Monitoring, Risk Mitigation and NPA Management	Interactive lecture, experience sharing from bankers having good experience in Monitoring, Risk Mitigation and NPA Management. Sharing best practices.	75 min	Presentation, Slides, White Board
5	Convergence with various schemes and project-based financing for SHGs/JLGs and micro enterprises	Coverage on various schemes available for convergence through presentation, group discussion, experience sharing and by using video tutorials (if available)	75 min	Presentation Slides, White Board, Videos etc.
6	Ecosystem Enablers	Hands on training about the interest subvention portal and Credit Guarantee scheme, wherever possible	30 min	Demo, sample and handouts.
7	Action Plan and Evaluation	Feedback and action points by the participants	30 min	Presentation

TEACHING METHODS AND NOTES

TASKS	ACTIVITIES
Collectivization for micro enterprise financing – opportunity for Banks	The facilitator shall introduce objectives, gather the expectations of the participants from the program and discuss RBI/Government directions on SHG-BLP and JLG-BLP to initiate the discussion on how SHGs/JLGs/Micro Enterprises financing is a viable banking proposition. The facilitator should cover challenges in micro enterprise viz. resource sharing, skill sharing, amenability to marketing, access to training and technology and how JLG/SHG will address these challenges.
Assessment of Credit Requirements	This activity aims to start the discussion on assessment of Credit requirements. Starting from discussing the demand side i.e. potential vis a vis achievement in the sector in that district/area/cluster. The facilitator may gauge understanding of the participants on business cycles, cash flow method for financing, CC vs TL, financing JLGs/individuals within SHGs for micro enterprises. The facilitator preferably (expert being used by RSETI for micro enterprises training) may cover about Business Cycle of micro-enterprises & Various stages of micro-enterprise through cases. Discussion should be on Improving Turn Around Time of Disposal of Loan Proposals and Working with second tier institutions (Federation/CLF).
Interface with SHGs/JLGs/micro entrepreneur	The facilitator introduces the successful SHG/JLG Members /entrepreneur to the participants and facilitate their interaction, wherever necessary the facilitator should bring back the discussion on relevant topics if the interaction is going off track.
Monitoring, Risk Mitigation and NPA Management	After the completion of the above interface, the facilitator should take the help of a banker (having good experience in SHG/JLG Loan monitoring, risk mitigation and NPA Management) to share their experience and initiate constructive discussion on this topic. Share case studies/best practices on this topic.



TASKS	ACTIVITIES
Convergence with various schemes and project-based financing for SHGs/JLGs and micro enterprises.	Facilitator to cover various Government schemes available for convergence through a presentation, session from DIC, other government departments and experienced bankers, video tutorials (if available)
Ecosystem Enablers	If possible, hands-on training about the interest subvention portal and credit guarantee scheme
Summing up	The facilitator seeks feedback on the sessions and summarize the key learnings from the sessions

INDICATIVE QUESTIONS FOR DISCUSSIONS

1. How SHGs/JLGs/Micro Enterprises financing is a viable banking proposition?
2. Can we do Project financing to SHGs/JLGs?
3. Can they finance JLGs/individuals within SHGs for micro enterprises?
4. How participants can Improve Turn Around Time of Disposal of Loan Proposals?
5. If they know about second tier institutions of SHGs (Federation/CLF), how can they work with them?
6. What are the tools bankers are using for Monitoring, Risk Mitigation and NPA Management?
7. What are ecosystem enablers and risk mitigation tools?

BACKGROUND READING

1. Status of microfinance in India by NABARD
2. NRLM /SHG Bank Linkage Program Guidelines by RBI

Module **4**

One Day Orientation Meet for Bankers State/District Level

TARGET PARTICIPANTS

Branch Managers/Field Officers of Banks

OBJECTIVES

At the end of the program, the officer will be able to:

- Identify and analyze the present status of SHG-BLP/JLG-BLP
- Assess the potential of promoting Micro Enterprises from mature SHG/JLG
- Monitor and manage SHG-BLP/JLG-BLP/ Rural Micro-enterprises financing effectively
- Promote and facilitate convergence with various Schemes in promoting Rural Micro-enterprises

Sl.No.	Particulars	Details
1	Target trainees	Newly recruited officers of rural and semi-urban branches, officials of branches located in places where there is identified potential for SHG banking, Officials who might have attended training program more than 2 years ago and need updation and reorientation.
2	Number of Participants	25-30 per batch
3	Identification of participants	Nomination from Controlling Offices of Banks/branches.
4	Duration	One day without field visit
5	Organized by	Training institutes of banks including RSETIs, Resource NGOs having demonstrated competency in training on SHG/JLG related programs and resources, NABARD RO/DDM/Others
6	Location	On location program (at district level) will be preferred
7	Broad Content	<ul style="list-style-type: none">• Advantages of SHGs/JLGs/micro enterprise financing for branch and Bank• Enhancing Credit Flow and Financial Inclusion for SHGs• Improving Monitoring of loans, NPA Management and Risk Mitigation for SHG/JLG/Micro Enterprise Loans portfolio• Convergence with Government Schemes and Policy Updates• Case studies/success stories of SHG financing



Sl.No.	Particulars	Details
8	Language	Hindi / Vernacular language
9	Training Methodology	Interactive Lecture Sessions, Case Study, Group Work, Group Discussions
10	Field Visit	No field visit
11	Faculty	Faculty from the training institute, experienced bankers, NGO, Successful Entrepreneur, Domain Experts, DDM/RO Official
12	Reading Material	Guidelines issued by RBI/NABARD/Govt. agencies, presentations and other relevant materials
13	Output Indicator	<ul style="list-style-type: none">• Increase in SHG BLP coverage – savings / credit linkage• Improvement in repayment performance• Increase in reach & scope of products and services to SHGs/JLGs• Action plan for enhancing micro enterprise financing through JLG/SHG

TRAINING SCHEDULE

(Suggested Models Content may be Modified to Suit Local Conditions)

Session No.	Session Title	Contents of the Session	Process and Methodology
Session I 75 minutes	Concept of SHGs/JLGs/Micro Enterprises – a viable banking proposition	<ul style="list-style-type: none">• Brief introduction to objectives• Highlights with reference to state vs. district(s) level.• Policy directions of NABARD, RBI & Government• Growth stages of SHGs/JLGs/Micro Enterprises• SHG/JLG rating	Presentation, interactive lecture and discussion
Session II 60 minutes	Assessment of Credit Requirements	<ul style="list-style-type: none">• Enabling JLGs/individuals within SHGs for micro enterprise financing• Line of credit for SHGs/JLGs/Micro Enterprises• Loan appraisal -Cash Credit and Term loan• Understanding Business Cycle of micro-enterprises & their credit need• Credit assessment through cash flow method• Improving Turn Around Time of Disposal of Loan Proposals• Working with second tier institutions Federation/CLF)	Presentation, interactive lecture and discussion



Session No.	Session Title	Contents of the Session	Process and Methodology
Session III 60 minutes	Interface with SHGs/JLGs/Micro entrepreneurs	<ul style="list-style-type: none"> Interaction with members of SHGs/JLGs engaged in Livelihood activities 	Participants encouraged to interact with SHGs/JLGs members / micro-Entrepreneurs so that they could be impressed upon financing
Session IV 75 Minutes	Monitoring, Risk Mitigation and NPA Management	<ul style="list-style-type: none"> Monitoring of Loan Risk Mitigation NPA Management Technology and Digital solutions for SHG/JLG Management Discussion on State/District Specific best Practices 	Interactive presentation, discussion and case studies
Session V 75 Minutes	Convergence with various schemes and project-based financing	<ul style="list-style-type: none"> Schemes of GoI, viz AIF, PMFME etc. State Govt Schemes Project based financing of SHGs Convergence with NABARD's Schemes like MEDP, LEDP, Rural Mart etc. ODOP cluster - Development of Cluster around ODOP and financing needs Convergence with NRLM, key features of NRLM and RBI guidelines. Lakhpatti Didi Scheme Interface with NRLM Portal 	Presentation & interactive lecture and group discussions Video Tutorial (based on availability)
Session VI 30 Minutes	Ecosystem Enablers	<ul style="list-style-type: none"> Interest Subvention portal Credit Guarantee Scheme 	Hands on training
	Action Plan and Evaluation	<ul style="list-style-type: none"> Preparation of Action Plan Evaluation of training program 	Participants to present their action plan

Note: The above content is indicative only, organizing agencies/ROs/DDMs may customize sessions for Bankers as per maturity level of SHGs, nature of activities adopted by SHG/JLG in cluster.

TRAINERS NOTE

TEACHING METHODOLOGY

SI. No.	AREAS	DESCRIPTION	TIME	MATERIALS
1	Concept of SHGs/JLGs/Micro Enterprises – a viable banking proposition	Interactive lecture method, use case, strengthen by data to establish the viability	75 minutes	Meta Plan Card, Presentation, Slides, White Board



SI No	AREAS	DESCRIPTION	TIME	MATERIALS
2	Assessment of Credit Requirements	Interactive lecture method, group discussion and showing a case (various stages of micro-enterprise*) to discuss the assessment of credit requirements. Starting from discussing the demand side i.e. potential vis a vis achievement in the sector in that district/area/cluster	60 minutes	Presentation, Slides, White Board
3	Interface with SHGs/JLGs/Micro entrepreneurs and an experienced Banker	Interaction with successful SHGs/JLGs/Micro entrepreneurs and an experienced Banker in financing SHGs/JLGs and Micro enterprises	60 minutes	Interface
4.	Monitoring, Risk Mitigation and NPA Management	Interactive lecture, experience sharing from bankers having good experience in Monitoring, Risk Mitigation and NPA Management. Sharing best practices	75 Minutes	Presentation, Slides, White Board
5.	Convergence with various schemes and project-based financing	Coverage on various schemes available for convergence through presentation, group discussion, experience sharing and by using video tutorials (if available)	75 Minutes	Presentation Slides, White Board, Videos etc.
6.	Ecosystem Enablers	Hands on training about the interest subvention portal and Credit Guarantee scheme, wherever possible	30 Minutes	Demo, sample and handouts.
7.	Action Plan and Evaluation	Feedback and action points by the participants	30 minutes	Presentation

TEACHING METHODS AND NOTES

TASKS	ACTIVITIES
Instruction to the programme	The facilitator shall explain to the participants objective of the programme and obtain expectations to incorporate necessary tweaking in the sessions. Introductory session can have some ice-breaking activity for 05-10mins
Financing to SHGs/JLGs/Micro Enterprises – A viable banking proposition	Discussing RBI/Government directions on SHG BLP and JLG BLP to initiate the session. A simple case study of SHGs/JLGs could be discussed vis-à-vis individual loan, and parameters like repayment, cost to the bank, social return to the community etc could be discussed to explain financing in group a viable banking proposition



TASKS	ACTIVITIES
Assessment of Credit Requirements	<p>The discussion could be from the view of potential in the district and achievement so far in the sector in that district/area/cluster.</p> <p>The facilitator may explain the concept of loan appraisal and Cash Credit vs. Term loan. How they can finance JLGs/individuals within SHGs for micro enterprises. The facilitator preferably (expert being used by RSETI for micro enterprises training) may cover about Business Cycle of micro-enterprises, Various stages of micro-enterprise through cases and infographic charts and Credit assessment through cash flow method. For quicker response of bankers in loan sanction process a discussion on Improving Turn Around Time of Disposal of Loan Proposals may be facilitated. Discussion can on advantages of Working with second tier institutions (Federation/CLF).</p>
Interface with SHGs/JLGs/Micro entrepreneurs and an experienced Banker	<p>The facilitator introduces the successful SHG/JLG Members /entrepreneur and an experienced Banker in financing SHGs/JLGs/Micro enterprises to the participants and facilitate their interaction. SHGs/JLGs/Entrepreneur may be apprised of the broad contours of discussion. Wherever necessary the facilitator should bring back the discussion on relevant topics if the interaction is going off track.</p>
Monitoring, Risk Mitigation and NPA Management	<p>After the completion of the above interface. The facilitator should take the help of a banker (having good experience in SHG/JLG Loan monitoring, risk mitigation and NPA Management) to share their experience and initiate healthy discussion on this topic. Share case studies/best practices on this topic.</p>
Convergence with various schemes and project-based financing for SHGs/JLGs and micro enterprises.	<p>Facilitator to cover various Government schemes available for convergence by presentation, taking the help of DIC, other government departments and bankers who have experience, using video tutorials (if available).</p> <p>Facilitator could also explain the concept of convergence using a case</p>
Ecosystem Enablers	<p>Hands on training about the interest subvention portal/video tutorial of the portal and Credit Guarantee scheme could be an effective tool</p>
Summing up	<p>The facilitator seeks feedback on the sessions and sums up the sessions</p>



INDICATIVE QUESTIONS FOR DISCUSSIONS

1. How SHGs/JLGs/Micro Enterprises financing is a viable banking proposition?
2. Loan appraisal -Cash Credit vs. Term loan, which is better for SHG/JLG/ME financing?
3. Can we do Project financing to SHGs/JLGs?
4. Can they finance JLGs/individuals within SHGs for micro enterprises?
5. How participants can Improve Turn Around Time of Disposal of Loan Proposals?
6. If they know about second tier institutions of SHGs (Federation/CLF), how can they work with them?
7. What are the tools bankers are using for Monitoring, Risk Mitigation and NPA Management?
8. What are the ecosystem enablers and risk mitigation tools?

BACKGROUND READING

1. Status of microfinance in India by NABARD
2. NRLM /SHG Bank Linkage Program Guidelines by RBI
3. Schemes available for SHGs/JLGs/Micro-enterprises in convergence with bank loan



Module 5

Module on Training of Field Workers of NGOs for SHGs/JLGs

TARGET PARTICIPANTS

Staff of NGOs/CBOs/others working with SHGs/JLGs

OBJECTIVES

At the end of the program, the participants will be able to:

- Explain the need and requirement of promoting and nurturing SHGs/JLGs
- Understand the important role of bookkeeping and account maintenance in SHGs/JLGs
- Understand the benefits of long-term planning, sustainability and exit strategy
- Explain the Challenges and opportunities for SHGs/JLGs in micro -enterprise promotion

Sl. No.	Particulars	Details
1	Target trainees	Staff of NGOs/CBOs/others working with SHGs/JLGs
2	Number of Participants	25-30 per batch
3	Identification of participants	Nomination from NGOs/CBOs/other agencies
4	Duration	One day (in-house or on-location at any successful SHG)
5	Organized by	Resource NGOs having demonstrated competency in training on SHG/JLG related programs, NABARD RO/DDM/Others
6	Location	Block/District/State HQ
7	Contents	<ul style="list-style-type: none">• SHG-BLP/JLG-BLP• Book-keeping in SHGs/JLGs• Relationship building by SHGs/JLGs• Panch Sutras, NRLM, Micro enterprises, Networking and Marketing• Convergence with Govt./NABARD Schemes and Interest Subvention• Self- Sustenance and Exit Strategy
8	Language	Hindi/Vernacular language
9	Training Methodology	Interactive Lecture Sessions, Case exercise/Study, Group Work, Group Discussions, video tutorials, field visit, Hands on training



Sl. No.	Particulars	Details
10	Faculty	Faculty from the training institute, experienced bankers, NGO, Successful Entrepreneur, Domain Experts, DDM/RO Official, others
11	Reading Material	Guidelines issued by RBI/NABARD/Govt. agencies, presentations and other relevant materials
12	Output Indicator	<ul style="list-style-type: none">Availability of trained and confident field level workersUnderstanding the Group mode of functioning in an integrated, sustainable and futuristic manner

TRAINING SCHEDULE

(Suggested Model Content may be Modified to Suit Local Conditions)

Session No.	Session Title	Contents of the Session	Method of Delivery
Session I 30 minutes	Group mode of working for sustainable development	<ul style="list-style-type: none">Brief introduction to objectives/ expectations from the programNeed and requirements for Group mode of developmentAchievements made under SHG-BLP and JLG-BLP - overviewReasons for success and lessons learnt during the last three decadesSelf-sustaining SHGs and Exit Strategy	Presentation, interactive lecture and discussions
Session II 90 minutes	Functioning of the SHGs/JLGs	<ul style="list-style-type: none">Panch Sutras of SHGs/JLGsBookkeeping in SHGs/JLGsInteractive Activities and Practical Exercises on bookkeepingDo's and Don'ts in SHGs/JLGs book keeping	Presentation/ case exercises/ discussions
Session III 90 minutes	Rating and Grading	<ul style="list-style-type: none">Importance of rating and grading of SHGsOverview of different models and methodologies for ratingKey Parameters for SHG Rating and GradingProcesses and Tools for SHG Rating and GradingScoring Mechanisms and Grading ScalesRole of ratings in improving trust and credibility among financial institutionsNABARD guidelines and frameworksInteractive Activities and Practical Exercises	Presentation/ case exercises/ discussions
Session IV 90 Minutes	Bank Linkage and Convergence	<ul style="list-style-type: none">Role of Banks/FIs in promoting SHG/JLGs and documentation process for credit linkageInculcating repayment habits, Credit information Reports (eg TU CIBIL report etc)	Presentation & interactive lecture and group discussions



Session No.	Session Title	Contents of the Session	Method of Delivery
		<ul style="list-style-type: none"> Benefits of long-term relationship building with Banks/FIs Important Govt. of India schemes available for convergence Social Security Schemes Important State Govt. schemes available for convergence Important NABARD schemes are available for convergence - MEDP, LEDPs, M-Suwidha, etc. NRLM and Interest subvention 	Interaction with a Bank Official/Govt. Officer / SRLM representative
Session V 60 Minutes	Challenges and Opportunities	<ul style="list-style-type: none"> Challenges in SHG/JLG model Proper identification of activity to be undertaken by group / individual Activity Based Groups, identification of Activity based on baseline survey, Value chain positioning and available clusters. Setting up micro-enterprises Networking and marketing including Rural Mart and on-line marketing (brief) 	Presentation & interactive lecture and group discussions Interaction with mature SHGs/subject expert
		Evaluation and Conclusion	

Note: The above content is indicative only, organizing agencies/ROs/DDMs may customize sessions as per their local requirements.

TRAINERS NOTE

TEACHING METHODOLOGY

Sl. No.	AREAS	DESCRIPTION	TIME	MATERIALS
1.	Group mode of working for sustainable development	Interactive lecture method, and interaction with participants, the aim is to facilitate the participants in making them understand the background of SHG/JLG	30 min	Presentation slides, Flip Chart
2.	Functioning of the SHGs/JLGs	Interactive lecture method, group discussion, case exercise, interactive activities and practical exercises on book keeping	90 min	Presentation slides, Flip Chart, handout
3	Rating and Grading of SHGs	Interactive lecture, presentation, case exercise, practice with Rating, grading and self-assessment tools of SHGs.	90 min	Presentation slides, Flip Chart, handout, Rating format



Sl. No.	AREAS	DESCRIPTION	TIME	MATERIALS
4	Bank Linkage and Convergence	Presentation, interactive lecture and group discussions to understand the various aspects of Bank Linkage, documentation requirement and convergence with various available schemes, experience sharing and by using video tutorials (if available).	90 min	Presentation slides, Flip Chart, video
5.	Challenges and Opportunities	Presentation & interactive guest lecture and group discussions. Interaction with mature SHGs/subject expert	60 min	Presentation slides and Flip Chart
6.	Evaluation & Conclusion	Feedback and action points by the participants.	20 min	Presentation by participants

TEACHING METHODS AND NOTES

TASKS	ACTIVITIES
Group mode of working for sustainable development	The facilitator will begin the program by outlining its objectives and gathering participants' expectations, creating a foundation for engagement. This will be followed by an interactive lecture and a quiz on the background of the SHG/JLG Program, designed to serve as an icebreaker. The quiz will not only refresh participants' knowledge but also encourage active participation, making the session both dynamic and engaging.
Functioning of the SHGs/JLGs	The facilitator will initiate the discussion by exploring the functioning of SHGs/JLGs, followed by a focus on books and records. The interactive session will include a presentation on the types of books maintained by SHGs/JLGs, fundamental principles of accounting, and an introduction to key financial terms and concepts, supported by a quiz. A step-by-step live exercise on maintaining records will be conducted, leading into the audit and verification process for SHG/JLG accounts. The session will also cover technology-enabled bookkeeping solutions and best practices. The facilitator may involve an expert to enhance the session and guide participants through a case-based exercise on SHG/JLG bookkeeping.
Rating and Grading of SHGs/JLGs	The facilitator will begin an interactive discussion with participants on the key parameters of SHG ratings, including financial indicators (such as savings, credit utilization, loan repayment, and cash flow), organizational strength (group structure, leadership, and participation), operational performance (meeting regularity, records maintenance, inter-loaning), and social indicators. This will be followed by hands-on training using a sample rating exercise. Real examples of SHGs with both high and low ratings will be shared to illustrate their impact on SHG development, creditworthiness, and sustainability. Whenever possible, the facilitator should also present case studies and best practices related to rating and grading to enhance learning.



TASKS	ACTIVITIES
Bank Linkage and Convergence	The facilitator will start the session with a discussion on the importance of maintaining a good credit history, timely repayment, and preventing defaults, emphasizing their impact on personal credit scores in Credit Information Reports (e.g., TU CIBIL Reports). With the support of an experienced banker the documentation process for credit linkage of SHGs/JLGs should be covered. The session will also cover various government schemes available for convergence through a presentation, with inputs from the District Industries Center (DIC), other government departments, and video tutorials, if available, to provide a comprehensive understanding.
Challenges and Opportunities	The facilitator will begin the session by showcasing a successful SHG engaged in livelihood activities, setting the stage for a discussion on the proper identification of activities to be undertaken by groups or individuals within SHGs/JLGs. The session will then transition into an interactive discussion on forming Activity-Based Groups, selecting activities based on baseline surveys, value chain positioning, and leveraging available clusters. The discussion will culminate in guidance on setting up micro-enterprises. Additionally, the session will provide a brief introduction to networking and marketing, including insights into rural mart and online marketing strategies.
Action Plan and Evaluation	The facilitator seeks feedback on the sessions and sums up the sessions

INDICATIVE QUESTIONS FOR DISCUSSIONS

1. What are the expectations from the program?
2. What do you know about the SHG/JLG Program?
3. What are the registers to be maintained by SHG/JLG?
4. What are the key performance indicators in Rating of SHG/JLG?
5. What are the adverse effects of untimely repayment and default in repayment?
6. What is Credit Information Report (like TU CIBIL Report)?
7. How to maintain a healthy Credit Score?
8. What are the Government schemes they are aware of?
9. What are the social security schemes?
10. How to identify micro enterprise opportunity in an area?

BACKGROUND READING

1. NRLM /SHG Bank Linkage Program Guidelines by RBI
2. NABARD Documents on Rating /Grading
3. Various reports, publications on best practices of SHGs
4. NABARD Book published for SHGs

Module
6

Two Days “Advanced Program for NGOs” (Refresher Training Program for NGOs renamed)

TARGET PARTICIPANTS

CRP/Staff/Program Coordinators/field staff working with participating NGOs

OBJECTIVES

At the end of the program, the participants will be able to:

- Enhance Understanding of SHG Federations and Long-Term Planning
- Develop Entrepreneurial Skills among SHG Members
- Strengthen Financial Literacy, Credit Linkage Capabilities and Promoting Digital Banking Literacy
- Guide SHGs in Livelihood Promotion and Convergence with Government Schemes

Sl. No	Particulars	Details
1	Target trainees	CRP/Staff/Program Coordinators/field staff working with participating NGOs. NGOs working with NABARD and having done reasonably good work in the field of SHG-BLP, JLG-BLP, enterprises development or in any other development segment
2	Number of Participants	30 per batch
3	Identification of participants	Nomination from NGOs
4	Duration	Two day (without field visit/with field visit/two day in the field)
5	Organized by	Resource NGOs having demonstrated competency in training on SHG/JLG related programs, NABARD RO/DDM/Others
6	Location	District / State HQ
7	Broad Content	<ul style="list-style-type: none">• SHG-BLP, JLG-BLP• Long-term planning, entrepreneurial skill development, livelihood promotion and micro-credit planning, project report preparation• Financial literacy, technology in SHG operations• Developing action plan for SHG capacity building



Sl. No.	Particulars	Details
8	Language	A mix of English/Hindi and the Vernacular language
9	Training Methodology	Interactive Lecture Sessions, Case Study, Group Work, Group Discussions, video, Exposure visit, Demonstration in the field
10	Field Visit	Two days without field visit/Two day in the field
11	Faculty	Faculty from the training institute, experienced bankers, NGO, Successful Entrepreneur, Domain Experts, Fin-Tec/AG-Tec, DDM/RO Official
12	Reading Material	Guidelines issued by RBI/NABARD/Govt. agencies, presentations and other relevant materials
13	Output Indicator	<ul style="list-style-type: none"> NGOs to develop a long-term Action Plan for SHG-BLP/JLG-BLP and facilitating the graduation to successful Rural Micro-enterprises. Increase in reach & scope of products and services to SHGs/JLGs

TRAINING SCHEDULE

(Suggested Models, Content May be Modified to Suit Local Conditions)

Session No.	Title	Contents	Process and Methodology
Session 1 60 minutes	Introduction to SHGs and Federations	<ul style="list-style-type: none"> Overview of SHGs and federations Importance in community development Structure and functioning of federations 	Presentation and Q&A
Session 2 60 minutes	Long-Term Planning for SHG Federations	<ul style="list-style-type: none"> Strategic planning Roles and responsibilities Goal setting and alignment Governance and leadership 	Presentation, Group Discussion
Session 3 75 minutes	Entrepreneurial Skills Development for SHG Members	<ul style="list-style-type: none"> Basics of entrepreneurship Identifying business opportunities Market research Risk assessment and resource management 	Presentation, Brainstorming Workshop
Session 4 60 minutes	Financial Literacy: Budgeting, Saving, and Credit Linkages	<ul style="list-style-type: none"> Budgeting fundamentals Savings mobilization Accessing credit Understanding credit products 	Lecture, Real-Life Examples, Role-Play



Session No.	Title	Contents	Process and Methodology
Session 5 75 minutes	Livelihood Promotion and Micro-Credit Planning	- Identifying livelihood options - Convergence with government schemes - Micro-credit plan development	Presentation, Case Study Discussion
Session 6 60 minutes	Project Report Preparation for SHGs	- Steps for preparing a project report - Key report components - Presentation tips - Common mistakes	Lecture, Practical Exercise
Session 7 75 minutes	Technology in SHG Operations	- Importance of digital tools - Overview of record-keeping apps - MIS for SHGs - Transparency benefits	Presentation, Hands-On Demo
Session 8 60 minutes	Banking Operations: Internet and Mobile Banking for SHGs	- Basics of digital banking - Setting up accounts - Performing transactions - Cybersecurity practices	Lecture, Mock Transaction Simulation
Session 9 60 minutes	Developing Action Plans for SHG Capacity Building	- 6-month action planning - Setting measurable targets - Resource identification - Progress monitoring	Group Discussion, Action Planning
Session 10 45 minutes	Feedback, Wrap-Up, and Q&A	- Feedback collection - Summary of takeaways - Q&A session - Next steps	Feedback Forms, Open Discussion

Note: The above content is only indicative, organizing agencies/ROs/DDMs may customize the Program/sessions, and the program based on the maturity level of SHGs, nature of activities adopted by SHG/JLG in the cluster and as per local requirements.

In the above training schedule, different modules have been provided to enable flexibility in conducting different programs using one or more of the above modules. For guidance, broad outline of a program is illustrated in ANNEXURE.

This two-day program can be used in many formats.

1. Two-day in-house Program having training schedule as indicated above
2. Alternately two-day exposure visits to demonstrate a specific activity as per requirement or
3. Two Day Program on any specific topic (as per local requirement) like -
 - Agriculture Export
 - Agriculture Technologies
 - Digital Technologies
 - ToT on Digital Financial Inclusion,
 - Digital Marketing of products
 - Packaging of products



TRAINERS NOTE

TEACHING METHODOLOGY

Areas	Description	Time	Materials
Session 1: Future Planning of SHG Federation	Overview of SHG federations, long-term planning, governance structures, and aligning SHG goals with federation objectives.	60 mins	Presentation slides, case studies, handouts
Group Activity – Planning Federation Strategy	Participants discuss and create a draft strategy for an SHG federation, focusing on goals and leadership roles.	30 mins	Flip charts, markers, sample strategy template
Session 2: Developing Entrepreneurial Skills	Basics of entrepreneurship, identifying opportunities, market research, and profitability for SHG members.	60 mins	Presentation slides, real-life examples
Interactive Workshop – Business Ideation	Participants brainstorm business ideas suitable for SHG members, followed by group feedback and analysis.	45 mins	Sticky notes, flip chart, pens
Session 3: Budgeting, Saving, and Credit Linkages	Financial literacy fundamentals: budgeting, savings mobilization, and credit linkage processes.	60 mins	Financial templates, budgeting worksheets
Role-Play – Accessing Credit Linkages	Simulation activity where participants practice applying for SHG credit linkages with banks or MFIs.	30 mins	Sample credit application forms, pens
Session 4: Livelihood Promotion and Micro Credit Plans	Guidance on identifying suitable livelihoods, converging with government schemes, and structuring micro-credit plans.	60 mins	Government scheme brochures, case studies
Group Exercise – Livelihood Plan Drafting	Small groups create a basic livelihood plan, incorporating credit and government scheme opportunities.	30 mins	Templates for livelihood plans, pens
Session 5: Project Report Preparation for SHGs	Detailed steps for creating DPRs to secure funding, covering objectives, budget, expected outcomes, and sustainability.	60 mins	DPR templates, handouts, sample project reports
Practical Activity – DPR Preparation	Participants draft a basic project report for an SHG initiative, focusing on key components.	45 mins	Laptops (if available), report templates
Session 6: Technology in SHG Operations	Introduction to digital tools for SHG management, record-keeping, and transparency.	60 mins	Demo software/apps, handouts on MIS systems
Hands-On – Technology Tools for SHGs	Guided demonstration on using mobile apps for SHG record-keeping and MIS, with Q&A on benefits and challenges.	45 mins	Mobile phones, laptops (if available)



Areas	Description	Time	Materials
Session 7: Internet and Mobile Banking for SHGs	Basics of digital banking for SHGs, including mobile banking, transactions, and cybersecurity best practices.	60 mins	Banking app demos, printed guides on safety
Activity – Mock Transactions using Mobile Banking	Participants perform mock transactions and account monitoring using demo banking apps, reinforcing practical skills.	30 mins	Demo banking app setup, sample accounts
Wrap-up and Action Planning	Summarize key learnings, group discussions, and creation of a 6-month action plan for applying insights in the field.	60 mins	Action plan templates, feedback forms
Feedback and Q&A	Gather feedback, answer queries, and close the session.	30 mins	Feedback forms, pens

TEACHING METHODS AND NOTES

Tasks	Activities
Introduction to SHG Federation Planning	The facilitator should explain objectives and get the expectations of the participants from the program. It should be used as ice breaking. The facilitator should use Interactive Presentation and discussion on federation structure, benefits, and strategic planning; Q&A to clarify concepts.
Federation Strategy Development	Facilitator to form 3-4 small groups of the participants and each group to be assigned Group Activity of drafting a strategy for an SHG federation, focusing on governance, objectives, and roles. Then they should present before all the participants.
Entrepreneurial Skills for SHGs	The facilitator should use Interactive Presentation method and discussion covering the topics entrepreneurship fundamentals, market research, and risk assessment.
Business Ideation Workshop	Facilitator to form 3-4 small groups for Brainstorming Session to brainstorm business ideas suitable for SHG members, followed by group feedback. Then it should be discussed in big group.
Budgeting, Saving, and Credit Linkages	The facilitator should use Interactive lecture method, discussion and Examples to Explain budgeting and saving concepts; followed by a Q&A session.
Credit Access Role-Play	The facilitator should conduct Role-Play for the Participants, to practice applying for SHG credit, simulating interactions with bank representatives and cover the processes and documentations.
Livelihood Promotion and Micro Credit Plan	The facilitator should use interactive Presentation on livelihood options, convergence with government schemes, and drafting micro-credit plans, taking the help of government department or expert.



Tasks	Activities
Livelihood Plan Group Exercise	The Facilitator to form 3-4 small groups for conducting Group Exercise, to draft a simple livelihood plan for SHG members, incorporating credit.
Project Report Preparation for SHGs	The Facilitator should invite an expert for interactive Lecture on project report (DPR) preparation with examples; explaining objectives, budget, outcomes, and sustainability.
DPR Drafting Activity	The above session should be followed by Practical Exercise: Participants create a basic project report for an SHG activity.
Technology in SHG Operations	The Facilitator should invite an expert for Presentation and Demo: Overview of digital tools and apps to improve SHG operations and transparency.
Technology Tools Practice	The above session should be followed by Hands-On Practice: Demonstration on using SHG management apps, followed by a guided practice session.
Internet and Mobile Banking	The Facilitator should take help of an expert for Training on using internet and mobile banking, including security tips, with a live demo of banking apps. The expert should also cover Gender specific tips.
Mobile Banking Simulation	The above session should be followed by Simulation Activity: Participants perform mock transactions and account checks using demo mobile banking setups.
Action Planning and Wrap-up	The Facilitator to organise Group Discussion: Participants develop a 6-month action plan based on session learnings, followed by final Q&A.
Feedback Collection	Distribution of feedback forms to gather insights on training effectiveness and areas for improvement.

This table organizes each task with corresponding activities, integrating different teaching methods to reinforce learning and practical skills for NGO representatives.

INDICATIVE QUESTIONS FOR DISCUSSIONS

1. What are the main challenges SHGs face in achieving long-term sustainability?
2. How can SHG federations support individual SHGs in scaling up their activities?
3. How can federations align their goals with the aspirations of member SHGs?
4. What are some potential business ideas that could thrive in rural areas?
5. How can SHG members assess risks and opportunities in starting a business?
6. What role does market research play in ensuring the success of a business?
7. How can we encourage SHG members to think innovatively about local resources?



8. Why is budgeting important for both individual SHG members and the group?
9. What are the barriers SHGs face in accessing credit from formal institutions?
10. How can SHGs effectively manage savings for future needs and growth?
11. What steps can SHG members take to ensure timely repayment of loans?
12. What factors should SHGs consider when selecting livelihood activities?
13. How can SHG members benefit from convergence with government schemes?
14. What kind of support can NGOs provide to SHGs in implementing livelihood activities?
15. What are the essential components of a strong project report for an SHG initiative?
16. How can digital tools improve efficiency and transparency in SHG operations?
17. What are the challenges SHGs face in adopting new technology?
18. What are the main benefits of internet and mobile banking for SHG members?
19. How can NGOs support SHGs in adopting and using digital banking tools?
20. What are your main takeaways from this training program?
21. How will you apply the knowledge gained to support SHGs in your area?
22. What immediate steps can NGOs take to strengthen SHG linkages with banks?
23. What challenges do you anticipate in implementing this action plan, and how will you address them?

BACKGROUND READING

1. RBI guidelines

Module 7

NGOs Meet at District/State level

TARGET PARTICIPANTS

CRP/Staff/Program Coordinators/field staff working with participating NGOs

OBJECTIVES

At the end of the program, the participants will be able to:

- Improve community engagement and facilitate SHG / JLG Bank linkages for promoting Rural Micro-enterprises
- Identify the potential of promoting Micro Enterprises from mature SHGs/JLGs
- Promote and Facilitate convergence with various Government Schemes in promoting Rural Micro Enterprises
- Improve training delivery and appreciate critical issues concerning microenterprises development for SHG/JLGs members.

Sl. No.	Particulars	Details
1	Eligibility Criteria	NGOs working with NABARD and having done reasonably good work in the field of SHG-BLP, JLG-BLP, enterprises development or in any other development segment
2	Target trainees	CRP/Staff/Program Coordinators/field staff working with participating NGOs
3	Number of Participants	30 per batch
4	Identification of participants	Nomination from NGOs.
5	Duration	One day without field visit
6	Organized by	Resource NGOs having demonstrated competency in training on SHG/JLG related programs, NABARD RO/DDM/Others
7	Location	District / State HQ
8	Broad Content	<ul style="list-style-type: none">• SHG-BLP, JLG-BLP, DAY-NRLM• Microenterprises through Skill Upgradation for Women (m-Suvidha)• MEDP, LEDP, Legal requirements & compliances for micro-enterprises• Networking and Marketing support, Convergence with Government Schemes and Interest Subvention Schemes
9	Language	Hindi / Vernacular language



Sl. No.	Particulars	Details
10	Training Methodology	Interactive Lecture Sessions, Case Study, Group Work, Group Discussions, video
11	Field Visit	Not Included
12	Faculty	Faculty from the training institute, experienced bankers, NGO, Successful Entrepreneur, Domain Experts, Fin-Tec/AG-Tec, DDM/RO Official
13	Reading Material	Guidelines issued by RBI/NABARD/Govt. agencies, presentations and other relevant materials
	Output Indicator	<ul style="list-style-type: none"> • NGOs to develop an Action Plan for SHG-BLP/JLG-BLP and facilitating the graduation to successful Rural Micro-enterprises. • Increase in reach & scope of products and services to SHGs/JLGs

TRAINING SCHEDULE

(Suggested Models, Content may Be Modified to Suit Local Conditions)

Session No.	Session Title	Contents of the Session	Method of Delivery
Session I 75 minutes	Group mode of lending for Micro Enterprise Development	<ul style="list-style-type: none"> • Brief introduction to objectives/ expectations from the program • Major highlights of SHG-BLP and JLG-BLP guidelines • DAY-NRLM guidelines • Microenterprises through Skill Upgradation for Women (m-Suwidha) 	Presentation & interactive lecture and discussions
Session II 45 minutes	Capacity building: MEDP, LEDP	<ul style="list-style-type: none"> • Scheme guidelines of MEDP and LEDP 	Presentation & interactive lecture and discussions
Session III 60 minutes	Legal requirements & compliances	<ul style="list-style-type: none"> • Identification of micro enterprises/activities for income generation • Market demand, existing skills/activities among the SHG women, local resources and raw materials availability etc • Legal requirements & compliances • Dummy Project proposal case 	Presentation & interactive lecture and Case discussions



Session No.	Session Title	Contents of the Session	Method of Delivery
Session IV 75 Minutes	Networking and Marketing support	<ul style="list-style-type: none"> Enablers for Marketing of Micro Enterprise Products: E-market, ONDC, GEM portal etc. NABARD scheme on Training, onboarding and marketing of products on online/digital marketplaces 	Interactive lecture, Group discussion / Case Studies
Session V 75 Minutes	Convergence with Government Schemes	<ul style="list-style-type: none"> Relevant Government schemes viz. PMFME, Procurement and Marketing Support (PMS) Scheme, Stand-Up India, Credit Linked Capital Subsidy for Technology Upgradation (CLCSS), Pradhan Mantri Vishwakarma Yojna and State specific Schemes. 	Presentation & interactive lecture, group discussions and video tutorials
Session VI 30 Minutes	Ecosystem Enablers	<ul style="list-style-type: none"> Interest Subvention Scheme Credit Guarantee Scheme 	Presentation and discussions
	Action Plan and Evaluation	<ul style="list-style-type: none"> Preparation of Action Plan Evaluation of training program 	Participants to present their action plan
Evaluation and Conclusion			

Note: The above content is only indicative, organizing agencies/ROs/DDMs may customize the sessions, and the program based on the maturity level of SHGs and nature of activities adopted by SHG/JLG in the cluster.

TRAINERS NOTE

TEACHING METHODOLOGY

Sl. No.	AREAS	DESCRIPTION	TIME	MATERIALS
1	Group mode of lending for Micro Enterprise Development	Interactive lecture method, strengthen by data to discuss the topic	75 min	Presentation slides, White Board
2	Capacity building: MEDP, LEDP	Interactive lecture method, group discussion and showing a case to discuss the MEDP, LEDP	45 min	Presentation slides, White Board, Handouts
3	Legal requirements & compliances	Presentation & interactive lecture and Case discussions on Legal requirements & compliances related with Micro enterprise	60 min	Presentation slides, White Board, Handouts



Sl. No.	AREAS	DESCRIPTION	TIME	MATERIALS
4	Networking and Marketing support	Interactive lecture, experience sharing on Networking and Marketing support. Sharing case studies best practices.	75 min	Presentation slides, White Board, Handouts
5	Convergence with Government Schemes	Learning about various Government scheme available for convergence by presentation, group discussion, experience sharing and by using video tutorials (if available)	75 min	Presentation slides, White Board, Video
6	Ecosystem Enablers	If possible, Hands on training about the interest subvention portal and Credit Guarantee scheme	30 min	Demo, sample and handouts.
7	Action Plan and Evaluation	Feedback and action points by the participants.	15 min	Presentation

TEACHING METHODS AND NOTES

TASKS	ACTIVITIES
Group mode of lending for Micro Enterprise Development	The facilitator will begin by introducing the objectives of the program and gathering participants' expectations. This will be followed by a discussion on RBI and government guidelines regarding SHG-BLP and JLG-BLP, setting the context for how SHG/JLG financing has transformed the rural landscape. To enhance understanding, the facilitator will use examples to explain the concept of m-Suwidha and its role in supporting financial inclusion and rural development.
Capacity building: MEDP, LEDP	The facilitator will initiate the session with a discussion on the development of micro-enterprises, how to identify micro enterprises/activities, encouraging participants to share their thoughts on the key requirements for establishing a micro-enterprise and the role of capacity-building programs in this process. Experts or RSETI professionals may be invited to cover the practical aspects of the business cycle and various stages of micro-enterprise development through case studies. In an interactive format, the session will conclude with a detailed discussion on the guidelines and other critical aspects of MEDP and LEDP..
Legal requirements & compliances	The facilitator, with support from an expert or a representative from the District Industries Centre (DIC), will conduct an interactive session on the various legal requirements and compliance aspects of a micro-enterprise. The discussion will focus on practical ways to fulfil these legal obligations, including the processes, procedures, and timelines involved for each requirement, encouraging active participation and clarity among the participants.
Networking and Marketing support	The facilitator will provide an overview of networking and, with the support of a marketing expert, probe into marketing strategies with a particular focus on ONDC. Participants will be encouraged to share their experiences and engage in a lively discussion on the topic. To enrich the session, the facilitator will share relevant case studies, best practices, or videos, depending on their availability, to provide practical insights and inspiration.



TASKS	ACTIVITIES
Convergence with Government Schemes	The session will also cover various government schemes available for convergence through a presentation, with inputs from the District Industries Centre (DIC), other government departments, video tutorials, etc. if available, to provide a comprehensive understanding.
Ecosystem Enablers	Hands on training about the interest subvention portal/video tutorial of the portal and Credit Guarantee scheme could be an effective tool
Action Plan and Evaluation	The facilitator seeks feedback on the sessions and sums up the sessions

INDICATIVE QUESTIONS FOR DISCUSSIONS

1. What are the group modes of financing?
2. What are the steps to develop a micro enterprise?
3. Can Bankers do Project financing to SHGs/JLGs?
4. What are the requirements for MEDP, LEDP and m-Suwidha?
5. Can Banker finance JLGs/individuals within SHGs for micro enterprises?
6. What is the requirement for networking and how it can be done?
7. What are the schemes available for convergence?
8. What are ecosystem enablers and risk mitigation tools?

BACKGROUND READING

1. Status of microfinance in India by NABARD
2. NRLM /SHG Bank Linkage Program Guidelines by RBI
3. Publication on Success stories/Best practices of SHGs/JLGs/Marketing

Module **8**

Trainers meet for SHGs/JLGs

TARGET PARTICIPANTS

Trainers/Faculty members of Training Establishments

OBJECTIVES

At the end of the program, the participants will be able to:

- Explain the concept of assessing training needs and various training methods suitable for SHGs/JLGs
- Understand the important role of team building and conflict resolution in SHGs/JLGs
- Understand the benefits of communication and role of training in furthering SHGs/JLGs movement
- Explain the Challenges and opportunities for SHGs/JLGs in micro -enterprise promotion and building self- sustainable SHGs/JLGs

Sl. No.	Particulars	Details/Particulars
1	Target trainees	Trainers/Faculty members of Training Establishments
2	Number of Participants	25-35 per batch
3	Identification of participants	Nomination from TEs/others ROs/DDMs may send requests for allocating seats for a specific program
4	Duration	One day (with or without field visit)
5	Organized by	TEs/Resource Agencies/NABARD RO/DDM/Others
6	Location	District/State HQ
7	Contents	<ul style="list-style-type: none">• SHG-BLP, JLG-BLP• Book-keeping in SHGs/JLGs• Relationship building by SHGs/JLGs• Panch Sutras, NRLM, Micro enterprises• Networking and Marketing, Convergence with Govt./NABARD Schemes• Interest Subvention, Self- Sustenance and Exit Strategy
8	Language	Hindi/Vernacular language
9	Training Methodology	Interactive Lecture Sessions, Case exercise/Study, Group Work, Group Discussions, games, role play, field visit etc.



Sl. No.	Particulars	Details/Particulars
10	Faculty	Faculty from the training institute, experienced bankers, NGO, Domain Experts, DDM/RO Official, others
11	Reading Material	Guidelines issued by RBI/NABARD/Govt. agencies, presentations and other relevant materials
12	Output Indicator	<ul style="list-style-type: none"> Availability of Master Trainers in SHGs/JLGs Capacity building of existing trainers on a regular basis Qualitative enhancement in field level workers and SHGs/JLGs

TRAINING SCHEDULE

(Suggested Models Content may be Modified to Suit Local Conditions)

Session No.	Session Title	Contents of the Session	Method of Delivery
Session I 60 minutes	Introduction, Objectives, and Recap of SHG-BLP and JLG-BLP	<ul style="list-style-type: none"> Brief introduction to objectives/expectations from the program Achievements made under SHG-BLP and JLG-BLP Reasons for success and lessons learnt during the last three decades Self-sustaining SHGs and Exit Strategy Role of Training in advancing SHGs/JLGs 	Presentation, interactive lecture and discussions
Session II 90 minutes	Training Needs Assessment	<ul style="list-style-type: none"> Defining the objective and scope of TNA - Identify stakeholders, Geographical scope Identification and segmentation of stakeholders Participatory Rural Appraisal (PRA) Data Collection Method - Surveys/Questionnaires, Interviews/Focus Groups, observation, secondary data etc. Assessment of skills and competencies Gap analysis, prioritizing training areas and designing training program Demand assessment of SHG/JLGs and past experiences Assessment of product and services requirement of SHGs/JLGs 	Presentation/case studies/discussions /games/role play



Session No.	Session Title	Contents of the Session	Method of Delivery
Session III 90 minutes	Training methods/techniques	<ul style="list-style-type: none"> Preparation of Training Plan Classroom Training with Visual Aids – Interactive sessions Field demonstrations, Role play & simulation exercise Exposure Visits to Successful SHGs and JLGs digital learning tools and modules 	Presentation/case studies/discussions /games/role play
Session IV 90 Minutes	Open House discussion	<ul style="list-style-type: none"> Open forum for trainers to discuss field-level challenges, share insights, and offer feedback on improving training programs 	Group discussions
Session V 30 Minutes	Challenges and Opportunities (Focus: Micro Enterprises and Exit strategy)	<ul style="list-style-type: none"> Micro enterprises-Challenges and Opportunities Community level capacity building for sustenance Exit Strategy Tech Interventions in payment and lending space Financial inclusion and financial literacy 	Presentation & interactive lecture and group discussions
Evaluation and Conclusion			

Note: The above content is indicative only, organizing agencies/ROs/DDMs may customize sessions as per maturity level of SHGs, nature of activities adopted by SHG/JLG in cluster.

TRAINERS NOTE

TEACHING METHODOLOGY

Sl. No.	AREAS	DESCRIPTION	TIME	MATERIALS
1	Brief introduction to objectives/ expectations from the program	Interactive lecture method, and interaction with participants	20 min	Presentation slides, White Board, Meta Plan Card
2	Introduction, Objectives, and Recap of SHG-BLP and JLG-BLP	Interactive lecture method, presentation, discussions, strengthen by data to understand past Success of SHG-BLP/JLG-BLP	40 min	Presentation slides, White Board
3	Training Needs Assessment	Presentation, case studies, discussions, games, Role play and simulation of TNA	90 min	Presentation slides, Flip Chart, Handout, props required for the games planned



SL. No.	AREAS	DESCRIPTION	TIME	MATERIALS
4	Training methods/techniques	Presentation, case studies, discussions, games, Role play to understand various methods and technique.	90 min	Presentation slides, Flip Chart, Handout, props required for the games planned
5	Open House discussion	Open House discussion for trainers to discuss field-level challenges, share insights, and offer feedback on improving training programs	90 min	White Board
6	Challenges and Opportunities	Presentation, interactive lecture and group discussions on challenges and opportunities in SHG-BLP/JLG-BLP and about exit strategy	30 min	Presentation slides, White Board, Flip Chart
7	Action Plan and Evaluation	Feedback and action points by the participants.	20 min	Presentation by the participants

TEACHING METHODS AND NOTES

TASKS	ACTIVITIES
Brief introduction to objectives/ expectations from the program	The facilitator will explain the objectives and gather the participant's expectations. It should be used as an ice breaker and the facilitator should ensure to get expectations from each of the participants, which will help them feel comfortable and more engaged with the upcoming sessions.
Introduction, Objectives, and Recap of SHG-BLP and JLG-BLP	The facilitator will use a combination of presentations (with data), interactive lectures, and discussions to help participants understand the past successes of SHG-BLP and JLG-BLP, highlighting key achievements and lessons learned.
Training Needs Assessment and	The facilitator with the help of an expert should cover the various aspects of Assessment of training needs. The facilitator to use presentation, case studies, discussions, to simulate a TNA situation to give practical input to the participants.
Training methods/techniques	The facilitator will simulate various training methods and techniques, actively involving participants to provide them with practical insights. The session will also cover essential aspects of preparing an effective training plan, ensuring participants gain hands-on experience in the process.
Open House discussion	The facilitator will conduct open-house discussions, engaging participants in both large and small groups. The session will begin with a focus on field-level challenges, encouraging participants to share their insights and experiences. The facilitator will motivate active participation and provide constructive feedback aimed at enhancing training programs related to SHG-BLP and JLG-BLP.



TASKS	ACTIVITIES
Challenges and Opportunities	The facilitator will guide participants in discussing the challenges and opportunities associated with SHG-BLP and JLG-BLP. The session will also focus on planning and preparing effective exit strategies, encouraging active participation and collaborative insights.
Action Plan and Evaluation	The facilitator will conclude the program by seeking feedback from participants on the sessions and summarizing the key points discussed, ensuring a comprehensive wrap-up of the learning experience.

INDICATIVE QUESTIONS FOR DISCUSSIONS

1. What are the expectations from the program?
2. What are the Challenges in SHG-BLP and JLG-BLP?
3. What are the steps of TNA?
4. What are the different Training methods/techniques?
5. What are the Challenges and Opportunities?

BACKGROUND READING

Status of Microfinance in India by NABARD



Module
9



Government Officials Orientation Program at State / District Level

TARGET PARTICIPANTS

Officials of all line departments in the district

OBJECTIVES

At the end of the program, the officer will be able to:

- Understand and appreciate the women empowerment model through SHGs/JLGs/Micro enterprises
- Align and sync their departmental initiatives with SHGs/JLGs/Micro enterprises
- Analyze and envisage deeper penetration of their departmental interventions through SHGs/JLGs
- Identify and analyze the present status of SHG-BLP/JLG-BLP and facilitate in development of Rural Micro-enterprise
- Identify the potential of promoting Micro Enterprises from mature SHGs/JLGs and convergence with various Schemes

SI. No.	PARTICULARS	DETAILS
1	Target trainees	Officials of all line departments in the district
2	Number of Participants	25 per batch
3	Identification of participants	Nomination may be sought for from Line Departments by program conducting agency/ NABARD, ROs/DDMs
4	Duration	One day without field visit
5	Organized by	Training institutes of banks including RSETIs, Resource NGOs having demonstrated competency in training on SHG/JLG related programs, NABARD RO/DDM/Others
6	Location	On location program at district/State Level
7	Broad Content	<ul style="list-style-type: none">• Genesis, evolution and concept of SHGs/JLGs and their graduation to micro enterprises• Importance of SHG/JLG/micro-enterprises in rural ecosystem• How SHG/JLG/micro-enterprises can be a bridge between schemes and beneficiaries• Re-orientation of role played by the officials in Sustainability of SHGs,• Convergence with departmental schemes



Sl. No.	Particulars	Details
8	Language	It can be a mix of English/Hindi and the Vernacular language
9	Training Methodology	Interactive Lecture Sessions, Case Study, Group Work, Group Discussions
10	Field Visit	Not Included
11	Faculty	Faculty from the training institute, experienced bankers, NGO, Successful Entrepreneur, Domain Experts, DDM/RO Official
12	Reading Material	Guidelines issued by RBI/NABARD/Govt. agencies, presentations and other relevant materials
13	Output Indicator	<ul style="list-style-type: none"> Reach of departmental initiative to SHGs/JLGs Deeper penetration of their departmental interventions through SHGs/JLGs Replication and convergence

TRAINING SCHEDULE

(Suggested Models Content may be Modified to Suit Local Conditions)

Session No.	Session Title	Contents of the Session	Process and Methodology
30 minutes	Registration	<ul style="list-style-type: none"> Registration, Inauguration, Ice-breaking and context setting 	Lecture and ice-breaking activity + interaction
Session I 90 minutes	Genesis, evolution and concept of SHGs/JLGs and their graduation to micro enterprises	<ul style="list-style-type: none"> Brief introduction to objectives/ expectations from the program Concept of SHGs/JLGs/micro-enterprises Highlights with reference to state vs. district(s) level. Policy directions of NABARD, RBI & Government 	Presentation & interactive lecture and discussions
Session II 90 Minutes	Convergence with various schemes, livelihood interventions	<ul style="list-style-type: none"> Schemes of GoI State Govt Schemes Convergence with NABARD's Schemes. like MEDP, LEDP, Rural Mart etc. Understanding Business Cycle of micro-enterprises & required support ODOP cluster - Development of Cluster around ODOP and required support Convergence with NRLM, key features of NRLM and RBI guidelines. Interface with NRLM Portal 	Presentation & interactive lecture and group discussions



Session No.	Session Title	Contents of the Session	Process and Methodology
Session III 90 minutes	Interface with SHG/JLG Members /entrepreneur	<ul style="list-style-type: none"> • Invite members of SHGs/JLGs engaged in Livelihood activities. 	Interactive Mode: participants encouraged to interact with SHGs/JLGs members.
Session IV 90 Minutes	Financial Inclusion and Empowerment through SHGs, various stakeholders and Ecosystem Enablers	<ul style="list-style-type: none"> • Financial Inclusion and Empowerment through SHGs • Gender Empowerment and Social Impact of SHGs • About stakeholders (NABARD, NRLM, MoRD, SRLM, PRIs, NGOs, Fin-techs) • Various E platforms • Progression of SHGs to POs 	Presentation & interactive lecture and group discussions
	Action Plan and Evaluation	<ul style="list-style-type: none"> • Preparation of Action Plan • Evaluation of training program 	Participants to present their action plan

Note: The above content is indicative only, organizing agencies/ROs/DDMs may customize sessions as per maturity level of SHGs, nature of activities adopted by SHG/JLG in cluster.

TRAINERS NOTE

TEACHING METHODOLOGY

SI.No	AREAS	DESCRIPTION	TIME	MATERIALS
1	Genesis, evolution and concept of SHGs/JLGs and their graduation to micro enterprises	Interactive lecture method to briefly introduce the concept and genesis, backed by some cases where SHGs/JLGs graduated to micro-enterprise	90 minutes	Presentation slides, White Board
2	Convergence with various schemes, livelihood interventions	Interactive lecture method, presentation to highlight details of some scheme leading to adoption of livelihood by SHGs. Features of schemes, group discussion and showing a case (Various stages of development of micro-enterprise*) preferably from the district. Emphasis should be given on sustainability and scalability of the enterprise to have officials larger picture and also role of convergence of schemes from various government departments	90 minutes	Presentation slides, White Board, Flip Chart



Sl.No	AREAS	DESCRIPTION	TIME	MATERIALS
3	Interface with SHG/JLG Members /entrepreneur	Interactive meeting with successful SHGs/JLGs/Micro entrepreneurs from SHG/JLG, covering their journey, bank support and convergence with government scheme, if any in achieving their milestones	90 minutes	Interaction
4	Financial Inclusion and Empowerment through SHGs, various stakeholders and Ecosystem Enablers	Interactive lecture, various tools of financial inclusion, Role of FI initiative in empowerment and gender mainstreaming, PoS, Aadhaar, Bank A/c, social security schemes, Govt portals, E-platforms etc can be discussed.	90 Minutes	Presentation slides, White Board, Handouts, Video
5	Action Plan and Evaluation	Feedback and action points by the participants.	30 minutes	Presentation by participants

TEACHING METHODS AND NOTES

TASKS	ACTIVITIES
Instruction to the programme	The facilitator shall explain to the participants objective of the programme and obtain expectations to incorporate necessary tweaking in the sessions. Introductory session can have some ice-breaking activity for 05-10 mins
Genesis, evolution and concept of SHGs/JLGs and their graduation to micro enterprises	The session will begin with a discussion on RBI and government directives regarding SHG-BLP and JLG-BLP to set the context. A simple case study comparing SHGs/JLGs with individual loans will be explored, focusing on parameters such as repayment, cost to the bank, and social returns to the community. This will illustrate how group financing can be a viable and beneficial banking proposition.
Convergence with various schemes, livelihood interventions	The facilitator will present various government schemes available for convergence, with support from the District Industries Centre (DIC), other government departments, and experienced bankers. Video tutorials, if available, will also be utilized to enhance understanding. Additionally, the facilitator will explain the concept of convergence through a practical case study to provide participants with a clear and relatable understanding of its implementation and benefits.
Interface with SHG/JLG Members /entrepreneur	The facilitator will introduce successful SHG/JLG members or entrepreneurs to the participants and facilitate an interactive session. The SHG/JLG members or entrepreneurs will be briefed on the key topics of discussion beforehand. If the conversation strays from the relevant topics, the facilitator will skilfully redirect it to ensure the discussion remains focused and beneficial for all participants.



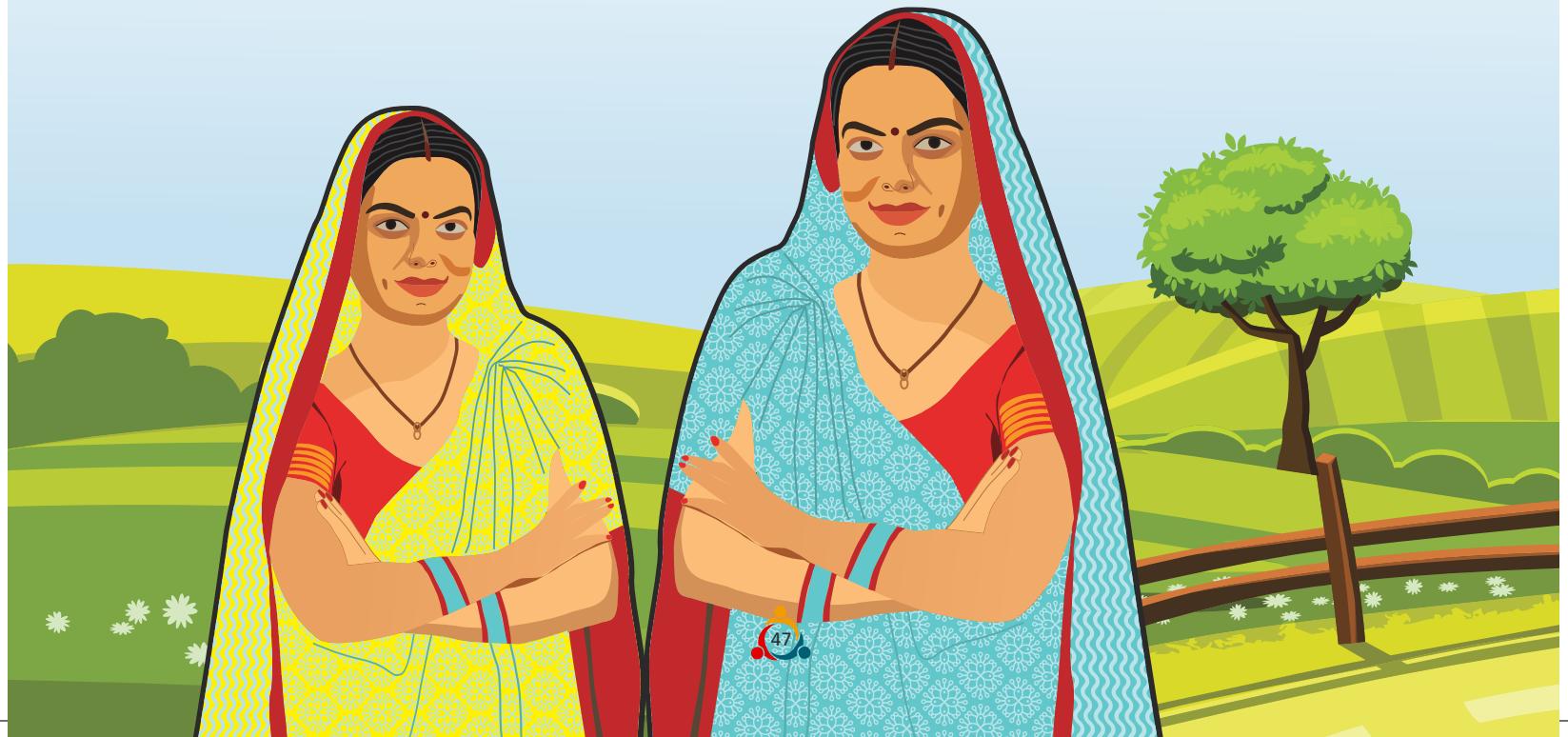
TASKS	ACTIVITIES
Financial Inclusion and Empowerment through SHGs, various stakeholders and Ecosystem Enablers	Following the interface session, the facilitator, with assistance from a banker and a Business Correspondent (BC), will demonstrate the use of PoS devices and micro-ATMs. They will share their experiences and encourage a productive discussion on the topic. Case studies and best practices will be presented to provide deeper insights.
Summing up	The facilitator will conclude the program by seeking feedback from participants on the sessions and summarizing the key points discussed, ensuring a comprehensive wrap-up of the learning experience.

INDICATIVE QUESTIONS FOR DISCUSSION

1. What are the group mode of financing?
2. What are the benefits of SHGs?
3. What is the role of SHGs in Gender empowerment?
4. How can departments use the SHGs/JLGs in furthering their mandate?

BACKGROUND READING

1. NABARD publications on SHGs
2. Reports on SHGs



Module **10**

One Day sensitization Program on Digital Marketing of products

TARGET PARTICIPANTS

SHG Leaders /Members/JLG Members /SHG Federation Leaders/Leaders of POs formed of SHGs/Micro-Entrepreneur

OBJECTIVES

At the end of the program, participants will be able to:

- Understand the basics of digital marketing and its benefits for SHGs/JLGs.
- Be familiar with the process of registering on ONDC.
- Explore digital payment methods and learn secure ways of conducting online transactions.

By the end of this program, participants will have a basic understanding of how to promote and sell their products digitally, thereby increasing their reach and sales potential through simple and effective digital marketing strategies.

Sl.No.	Particulars	Details
1	Target trainees	SHG Leaders /Members/JLG Members /SHG Federation Leaders/Leaders of POs formed of SHGs/Micro-Entrepreneur
2	Number of Participants	25-30 per batch
3	Identification of participants	By NABARD DDM/RO/SRLM/VO/RSETI/Others
4	Duration	One day
5	Organized by	Training institutes of banks including RSETIs, Resource VOs having demonstrated competency in training on SHG/JLG related programs and resources, NABARD RO/DDM/Others
6	Location	On location program (at District level)
7	Broad Content	<ul style="list-style-type: none">• Introduction to Digital Marketing for SHGs/JLGs• Digital Marketing – Onboarding to ONDC• Basics of Branding and Product Presentation• Creating Engaging Content for Product Promotion• Digital Payment Methods for Selling Products Online• Cyber hygiene and security practices• Packaging, Delivery, and Customer Service



Sl.No.	Particulars	Details
8	Language	Hindi/Vernacular language
9	Training Methodology	Interactive Lecture Session, Case Study, Group Work, Group Discussion, Hands on Training
10	Field Visit	Case to case basis (optional)
11	Faculty	ONDC Onboarding specialist, Faculty from the training institute, Successful Entrepreneur, Domain Experts, DDM/RO Official
12	Reading Material	Presentations and other relevant materials
13	Output Indicator	After the training, participants who onboard to ONDC will have foundational skills to promote and sell their products digitally, utilize digital payment options, and implement basic cyber hygiene practices to expand their market reach online

TRAINING SCHEDULE

(Suggested Models Content may be Modified to Suit Local Conditions)

Session No.	Session Title	Contents of the Session	Process and Methodology
Session I 60 minutes	Introduction to Digital Marketing for SHGs/JLGs	<ul style="list-style-type: none"> Brief introduction to the objectives and expectations of the program Overview of popular e-commerce platforms (Amazon, Flipkart, Meesho) and their relevance for SHG products Introduction to social media platforms (Facebook, Instagram, WhatsApp) as marketing tools Overview of ONDC (Open Network for Digital Commerce) 	Presentation & interactive lecture and discussion
Session II 90 minutes	Digital Marketing – Onboarding to ONDC	<ul style="list-style-type: none"> Document requirements for ONDC registration ONDC website registration process 	Presentation, interactive lecture, discussion and Handson
Session III 90 minutes	Basics of Branding and Product Presentation, Packaging, Delivery, and Customer Service	<ul style="list-style-type: none"> Product pricing Importance of creating a unique brand identity for SHG/JLG products Fundamentals of product photography (tips for clear, attractive images) Writing effective product descriptions and setting pricing strategies 	Presentation, Interactive discussion, Video Tutorial, Handson



Session No.	Session Title	Contents of the Session	Process and Methodology
		<ul style="list-style-type: none">Importance of attractive packaging and its impact on repeat salesTips for managing product delivery (coordination with local delivery services, courier options)Handling customer feedback and managing complaints to improve customer satisfaction	Presentation, Interactive discussion, Video Tutorial, Handson
Session IV 30 Minutes	Creating Engaging Content for Product Promotion	<ul style="list-style-type: none">Basics of content creation: text, images, and videos for effective storytellingUtilizing customer testimonials, feedback, and “before-after” stories to build trust	Presentation, Interactive discussion, Video Tutorial (based on availability)
Session V 90 Minutes	Digital Payment Methods for Selling Products Online Cyber Hygiene and security Practices	<ul style="list-style-type: none">Overview of digital payment options (UPI, Paytm, Google Pay)Setting up and sharing payment details securely with customersEducating SHG members on handling online transactions safelyCyber Hygiene and security PracticesSuccess stories sharing	Interactive discussion, Presentation, Interactive lecture, Video Tutorial is expected (based on availability)
	Action Plan and Evaluation	<ul style="list-style-type: none">Preparation of Action PlanEvaluation of training program	Participants to present their action plan

Note: The above content is indicative only, organizing agencies/ROs/DDMs may customize sessions as per maturity level of SHGs, nature of activities adopted by SHG/JLG in cluster.

TRAINERS NOTE

TEACHING METHODOLOGY

Sl.No.	AREAS	DESCRIPTION	TIME	MATERIALS
1	Brief introduction to objectives/ expectations from the program	Interactive lecture method, and interaction with participants	20 min	Meta plan Cards, White Board, White Board Marker
2	Introduction to Digital Marketing for SHGs/JLGs	Interactive lecture method, group discussion and showing Cases	40 min	Presentation Slides, Projector, Laptop/Computer, White Board,
3	Digital Marketing – Onboarding to ONDC	Presentation, interactive lecture, discussion, hands on practice	90 min	Presentation Slides, Projector, Laptop/Computer,



Sl.No.	AREAS	DESCRIPTION	TIME	MATERIALS
4	Basics of Branding and Product Presentation	Presentation, Interactive discussion, Video Tutorial, Handson	45 min	Presentation slides, Hands on practice, group discussions, Video Tutorial (As per availability)
5	Packaging, Delivery, and Customer Service	Learning about various Government scheme available for convergence by presentation, group discussion, experience sharing and by using video tutorials (if available)	45 min	Presentation slides, interactive lecture, Handson and group discussions. Video Tutorial (As per availability)
6	Creating Engaging Content for Product Promotion	Interactive lecture and showing sample of engaging content and utilizing customer testimonials, feedback, and “before-after” stories to build trust for product promotion	30 min	Meta plan Cards, Presentation Slides, Projector, Marker, Video Tutorial (As per availability)
7	Digital Payment Methods for Selling Products Online	Presentation, Hands on practice, group discussions, Video Tutorial on various digital methods for selling products online	60 min	Presentation Slides, Projector, Laptop/Computer, White Board, White Board Marker Video Tutorial (As per availability)
8	Cyber Hygiene and security Practices	Group discussions Video, case study, Role play, infographics, Cartoons on cyber hygiene and security practices.	30 min	Presentation, interactive lecture and group discussions Video, infographics, Cartoons, Hands on training
9	Action Plan and Evaluation	Feedback and action points by the participants.	15 min	Presentation by participants

TEACHING METHODS AND NOTES

TASKS	ACTIVITIES
Brief introduction to objectives/ expectations from the program	The facilitator will begin by explaining the program's objectives and gathering expectations from each participant, using this activity as an icebreaker. This approach will help participants feel comfortable and foster a positive and amicable atmosphere, setting the tone for the forthcoming sessions.
Introduction to Digital Marketing for SHGs/JLGs	The facilitator will deliver an interactive presentation, using examples to explain digital marketing platforms, social media platforms, and ONDC, followed by a discussion on the importance and necessity of digital marketing. To enrich the session, the facilitator may invite an expert to address key topics and provide deeper insights related to the program.



TASKS	ACTIVITIES
Digital Marketing – Onboarding to ONDC	The facilitator, with the help of an expert, will prepare for the session by obtaining a list of documents required for onboarding to ONDC. In advance, the facilitator will guide 2-3 SHGs to bring these documents to the training. The expert will be informed beforehand to provide a live demonstration of the onboarding process during the session. The expert will then facilitate the actual onboarding of the SHGs that have brought the necessary documents, providing participants with practical, hands-on experience of the ONDC process.
Basics of Branding and Product Presentation	The facilitator will begin the session with experience sharing by an SHG/JLG member or an entrepreneur who has successfully utilized digital marketing channels, providing practical tips and insights. Alternatively, the facilitator may arrange an interaction with an expert or photographer who can deliver a live demonstration on the fundamentals of product photography, focusing on tips for creating clear and attractive images to enhance online marketing efforts.
Packaging, Delivery, and Customer Service	The facilitator will invite a local entrepreneur experienced in managing packaging, delivery, and customer service requirements to share their experiences, practical tips, best practices, and contact details of locally available service providers for these tasks. Additionally, with the help of an expert, the session will cover important aspects of pricing strategies, including considerations for bulk marketing with or without transportation costs to warehouses. For silo marketing, inputs will be provided on calculating packing and transportation costs and determining appropriate pricing strategies, offering participants a comprehensive understanding of cost management and pricing.
Creating Engaging Content for Product Promotion	The facilitator will begin the session with an interactive lecture supported by engaging videos and cartoons on topics such as financial inclusion, social security schemes, and digital payment systems. Following this, the facilitator will conduct a hands-on training session to provide participants with practical experience in using digital payment systems, ensuring they gain both theoretical knowledge and practical skills.
Digital Payment Methods for Selling Products Online	The facilitator will invite a local entrepreneur or vendor who successfully uses digital payment methods for selling products online to share their experiences and insights. Participants will then be provided with hands-on training on using digital payment methods, with a focus on practical application. The session will emphasize essential do's and don'ts to ensure safe, efficient, and effective use of digital payment systems.
Cyber Hygiene and security Practices	The facilitator will initiate the session by engaging participants with thought-provoking questions related to the topic, using recent news and events as references to set the pace and spark interest. Selected topics on cyber hygiene and security practices will then be explored through diverse methods, including group discussions, videos (like RBI kehta hai), case studies, role plays, infographics, and cartoons, ensuring an interactive and engaging learning experience.
Action Plan and Evaluation	The facilitator will conclude by gathering feedback from participants on the sessions, encouraging them to share their insights and suggestions. The facilitator will then summarize the key points discussed, ensuring participants leave with a clear understanding of the topics covered and their practical applications.



INDICATIVE QUESTIONS FOR DISCUSSIONS

1. What are the expectations from the program?
2. What are digital marketing platforms and social media platforms?
3. What are the digital payment methods?
4. What are the cyber risks related to online marketing and digital payment?

BACKGROUND READING

1. Information about ONDC from Website
2. Latest technological interventions in this space

Module
11

One Day sensitization Program on legal requirements and facilities available for Starting Rural micro- Enterprises

TARGET PARTICIPANTS

SHG Leaders /Members /SHG Federation Leaders/ JLG members/Leaders of POs formed of SHGs

OBJECTIVES

At the end of the program, the Participants will be able to:

- Understand the key legal requirements and registrations necessary to start and operate a rural micro-enterprise.
- Learn about various government schemes and how to apply for relevant ones, such as PMEGP, MUDRA Yojana, AIF, Stand-Up India, etc., to secure financial and infrastructural support for their micro-enterprises

This program will equip SHG/JLG members with basic practical knowledge and tools to establish, finance, and legally operate rural micro-enterprises.

Sl.No.	Particulars	Details
1	Target trainees	SHG Leaders /Members /SHG Federation Leaders /JLG Members / Members/Leaders of POs formed of SHGs
2	Number of Participants	25-30 per batch
3	Identification of participants	By NABARD DDM/RO/SRLM/VO/RSETI/Others
4	Duration	One day
5	Organized by	Training institutes of banks including RSETIs, Resource VOs having demonstrated competency in training on SHG/JLG related programs and resources, NABARD RO/DDM/Others
6	Location	On location program (at District level)
7	Broad Content	<ul style="list-style-type: none">• Rural Micro-Enterprises• Business Structure and Ownership Models, Legal Framework and Requirements for Starting a Micro-Enterprise, Licensing and Regulatory Compliance• Insurance and Risk Management for Rural Businesses Quality Standards and Certifications, Government Schemes and Financial Support,• Banking and Credit Linkages



Sl.No.	Particulars	Details
8	Language	Hindi / Vernacular language
9	Training Methodology	Interactive Lecture Sessions, Case Study, Group Work, Group Discussions, Hands on training,
10	Field Visit	NA
11	Faculty	Faculty from the training institute, Successful Entrepreneur, Domain Experts, DDM/RO Official
12	Reading Material	Presentations and other relevant materials
13	Output Indicator	After the training the participants will know about and cater the legal requirements, access government schemes, establish banking linkages, maintain essential business documentation, and implement risk management practices to start and sustain rural micro-enterprises.

TRAINING SCHEDULE

(Suggested Models Content may be Modified to Suit Local Conditions)

Session No.	Session Title	Contents of the Session	Process and Methodology
Session I 60 minutes	Introduction to Rural Micro-Enterprises Business Structure and Ownership Models	<ul style="list-style-type: none"> Brief introduction to objectives/ expectations from the program. Understanding Business Cycle of micro-enterprises through cases Types of ownership models for SHGs/JLGs (e.g., proprietorship, partnership, cooperative) Advantages and limitations of different business structures for rural enterprises Choosing the appropriate business model for an SHG or JLG 	Presentation & interactive lecture and discussions
Session II 60 minutes	Legal Framework and Requirements for Starting a Micro-Enterprise – Registrations and licensing	<ul style="list-style-type: none"> Essential registrations (e.g., Udyam Registration for MSMEs) Steps for obtaining a business license or trade license from local authorities 	Presentation, Interactive sessions with examples, Mock registration or licensing process demonstration
Session III 60 minutes	Legal Framework and Requirements for Starting a Micro-Enterprise – GST & Tax compliances	<ul style="list-style-type: none"> Overview of Goods and Services Tax (GST) registration requirements for micro-enterprises Understanding tax compliance and its relevance for business growth 	Presentation, Interactive sessions with illustrations and examples



Session No.	Session Title	Contents of the Session	Process and Methodology
Session IV 90 minutes	Licensing, Regulatory Compliance, Quality Standards, Certifications, Insurance and Risk Management for Rural Businesses	<ul style="list-style-type: none"> • Sector-specific licensing (for food processing, handicrafts, etc.) • Understanding health and safety compliance for certain products and services • Steps to comply with environmental regulations, if applicable • Understanding basic quality standards and product certification (like FSSAI for food products, BIS) • Benefits of acquiring certifications for accessing wider markets • Simple steps for SHGs/JLGs to pursue necessary certifications 	Interactive Mode, Mock registration or licensing process demonstration, Open Q&A to address specific legal and business setup concerns
Session V 90 Minutes	Government Schemes, Financial Support and Credit Linkages	<ul style="list-style-type: none"> • Overview of key government schemes for micro-enterprises (PMEGP, NRLM, Mudra Yojana) • Subsidies, grants, and credit facilities available to SHGs/JLGs for starting businesses • Application process for availing financial assistance and subsidies • Credit Guarantee schemes • Types of loans and microcredit options available for rural entrepreneurs • Success stories sharing 	Interactive presentation, discussion with participants, Video Tutorial (based on availability)
	Action Plan and Evaluation	<ul style="list-style-type: none"> • Preparation of Action Plan • Evaluation of training program 	Participants to present their action plan

Note: The above content is indicative only, organizing agencies/ROs/DDMs may customize sessions as per maturity level of SHGs, nature of activities adopted by SHG/JLG in cluster.

TRAINERS NOTE

TEACHING METHODOLOGY

Sl.No.	AREAS	DESCRIPTION	TIME	MATERIALS
1	Brief introduction to objectives/ expectations from the program	Interactive lecture method, and interaction with participants	20 min	Meta plan Cards
2	Introduction to Rural Micro-Enterprises, Business Structure and Ownership Models	Interactive lecture method, presentation and coverage of topic with examples	40 min	Presentation Slides, Projector, Laptop/Computer, White Board, White Board Marker



Sl.No.	AREAS	DESCRIPTION	TIME	MATERIALS
3	Legal Framework and Requirements for Starting a Micro-Enterprise – Registrations and licensing	Presentation & interactive lecture, guest lecture and Case discussions on Legal requirements & compliances related with Micro enterprise	60 min	Presentation Slides, Sample cases, Handout
4	Legal Framework and Requirements for Starting a Micro-Enterprise – GST & Tax compliances	Presentation, Interactive sessions, guest lecture with illustrations and examples on GST & Tax compliances	60 min	Presentation Slides, Video Tutorial (As per availability), Handout
5	Licensing, Regulatory Compliance, Quality Standards, Certifications, Insurance and Risk Management for Rural Businesses	Interactive guest lecture, Group discussion / Case Studies related with Licensing, Regulatory Compliance, Quality Standards, Certifications, Insurance and Risk Management for Rural Businesses	90 min	Presentation Slides, Video Tutorial (As per availability), Handout
6	Government Schemes, Financial Support and Credit Linkages	Learning about various Government scheme available for convergence by presentation, group discussion, experience sharing and by using video tutorials (if available)	90 min	Presentation Slides, Video Tutorial (As per availability), Handout
7	Action Plan and Evaluation	Feedback and action points by the participants.	15 min	Presentation by participants

TEACHING METHODS AND NOTES

TASKS	ACTIVITIES
Brief introduction to objectives/ expectations from the program	The facilitator will begin by explaining the program's objectives and gathering expectations from each participant, using this activity as an icebreaker. This approach will help participants feel comfortable and foster a positive and amicable atmosphere, setting the tone for the forthcoming sessions.
Introduction to Rural Micro-Enterprises, Business Structure and Ownership Models	The facilitator will collaborate with local organizations like the District Industries Centre (DIC) and RSETI to identify and engage suitable guest resource persons who can effectively handle sessions related to the program. Preferably, experts experienced in micro-enterprise training through RSETI will be involved to cover topics such as the business cycle of micro-enterprises, various stages of micro-enterprise development through case studies, and business structure and ownership models for SHGs/JLGs (e.g., proprietorship, partnership, cooperative). Together with the expert, the facilitator will guide participants through an interactive exercise on selecting the most appropriate business model for their SHGs/JLGs, ensuring a practical and engaging learning experience.



TASKS	ACTIVITIES
Legal Framework and Requirements for Starting a Micro-Enterprise – Registrations and licensing	The facilitator, with the support of an expert, will conduct an interactive session on the various legal requirements and compliance aspects of a micro-enterprise. The discussion will focus on practical methods to fulfill these requirements, covering the processes, procedures, timelines, and necessary documentation for each aspect. Participants will be encouraged to engage actively, share their perspectives, and ask questions to gain a comprehensive understanding of legal compliance in the context of micro-enterprise operations.
Legal Framework and Requirements for Starting a Micro-Enterprise – GST & Tax compliances	The facilitator, with the assistance of an expert or tax consultant, will conduct a detailed session on GST and tax compliance, using illustrations and practical examples for better understanding. The session will comprehensively cover the registration process and guide participants on the submission of tax statements, emphasizing the steps required and addressing any essential compliance needs specific to micro-enterprises.
Licensing, Regulatory Compliance, Quality Standards, Certifications, Insurance and Risk Management for Rural Businesses	In this session, the facilitator, with the support of an expert, will focus on the specific legal requirements and compliance needs of categories of micro-enterprises. The discussion will emphasize practical solutions, detailing the processes, procedures, timelines, and required documentation for each compliance aspect. To enrich the session, an entrepreneur with hands-on experience in managing these requirements will be invited to share their insights and best practices, providing participants with practical and relatable knowledge.
Government Schemes, Financial Support and Credit Linkages	The facilitator will deliver a presentation on various government schemes available for convergence, highlighting their features and benefits. Support will be provided by representatives from the District Industries Centre (DIC), other relevant government departments, and experienced bankers to offer practical insights. To enhance understanding, video tutorials, if available, will be used as supplementary learning tools, ensuring participants gain a comprehensive overview of the opportunities available for convergence.
Action Plan and Evaluation	The facilitator will conclude by gathering feedback from participants on the sessions, encouraging them to share their insights and suggestions. The facilitator will then summarize the key points discussed, ensuring participants leave with a clear understanding of the topics covered and their practical applications.

INDICATIVE QUESTIONS FOR DISCUSSIONS

1. What are the expectations from the program?
2. What are the benefits of micro-enterprises for rural development?
3. What are the steps to develop a micro enterprise?
4. What are the schemes available for convergence?
5. After each sessions questions related with that topic?

BACKGROUND READING

Shops and establishment Act of that state

Module
12

One Day sensitization Program on Government Schemes for promoting Rural micro-Enterprises

TARGET PARTICIPANTS

SHG Leaders /Members /SHG Federation Leaders/ Leaders of POs formed of SHGs/JLGs

OBJECTIVES

At the end of the program, the Participants will be able to:

- Identify and Access Relevant Government Schemes
- Utilize State-Specific Schemes and Convergence Opportunities for promoting rural micro enterprises.
- Demonstrate the steps required to apply for subsidies, loans, and grants through these schemes, including preparing necessary documentation.

This program will enable the participants to avail themselves of the benefits of government schemes for their capacity building and financial support for setting up of their rural micro-enterprises.

Sl.No.	Particulars	Details
1	Target trainees	SHG Leaders /Members /SHG Federation Leaders /Members / Members/Leaders of POs formed of SHGs/JLGs
2	Number of Participants	25-30 participants per batch
3	Identification of participants	By NABARD DDM/RO/SRLM/VO/RSETI/Others
4	Duration	One day with or without field visit
5	Organized by	Training institutes of banks including RSETIs, Resource VOs having demonstrated competency in training on SHG/JLG related programs and resources, NABARD RO/DDM/Others
6	Location	On location program (at District level)
7	Broad Content	<ul style="list-style-type: none">• Introduction to Rural Micro-Enterprises, status of micro enterprises in India• Understanding the Business Cycle of micro-enterprises & their financial needs, case exercises• Government of India and State Government Schemes for convergence and familiarization with scheme Portals.• Success stories



Sl.No.	Particulars	Details
8	Language	Hindi / Vernacular language
9	Training Methodology	Interactive Lecture Session, Case Study, Group Work, Group Discussion, Hands on Training
10	Field Visit	Case to case basis (optional)
11	Faculty	Faculty from the training institute, experienced bankers, VOs, Successful Entrepreneur, Domain Experts, DDM-NABARD/NABARD RO Official, Experts from MSME-DC and DIC
12	Reading Material	Presentations and other relevant materials
13	Output Indicator	After the training, the SHGs/JLGs will scaling up their business operations

TRAINING SCHEDULE

(Suggested Models Content may be Modified to Suit Local Conditions)

Session No.	Session Title	Contents of the Session	Process and Methodology
Session I 45 minutes	Introduction to Rural Micro-Enterprises	<ul style="list-style-type: none">Brief introduction to objectives/ expectations from the program.Role of SHGs/JLGs in driving economic growth and self-employmentOverview of different types of micro-enterprises suitable for rural areas	Presentation & interactive lecture and discussions
Session II 90 minutes	Government of India Schemes for convergence	<ul style="list-style-type: none">Overview of key government schemes for micro-enterprises (PMEGP, NRLM, Mudra Yojana, CGTMSE, CGFMU etc.)Application filing procedure for availing financial assistance and subsidiesCredit Guarantee schemes.	Interactive Presentation, Mock registration licensing process demonstration, Open Q&A session
Session III 90 minutes	State Government Schemes and other schemes for Convergence	<ul style="list-style-type: none">Overview of State Government Schemes and other schemes for micro enterprisesApplication filing process for availing financial assistance and subsidies	Interactive Presentation, Mock registration licensing process demonstration, Open Q&A session



Session No.	Session Title	Contents of the Session	Process and Methodology
Session IV 90 Minutes	Familiarization with scheme Portals	<ul style="list-style-type: none"> Hands on training, Demo application filing process for availing financial assistance and subsidies 	Hands on training for submitting proposal on the portals
Session V 45 Minutes	Success stories Action Plan and Evaluation	<ul style="list-style-type: none"> Sharing Best practices, tips, Success stories related with convergence with Government schemes Preparation of Action Plan Evaluation of training program 	Interactive Presentation Participants to present their action plan

Note: The above content is indicative only, organizing agencies/ROs/DDMs may customize sessions as per maturity level of SHGs, nature of activities adopted by SHG/JLG in cluster.

TRAINERS NOTE

TEACHING METHODOLOGY

Sl. No.	AREAS	DESCRIPTION	TIME	MATERIALS
1	Introduction to Rural Micro-Enterprises	Interactive lecture method, and interaction with participants	45 min	Meta plan Cards, Presentation Slides, Projector, Laptop/Computer, White Board, White Board Marker
2	Government of India Schemes for convergence	Interactive lecture method, presentation, and coverage of topic, Mock registration process demonstration followed by open Q&A session	90 min	Presentation Slides, Documents, Handout, Mock sheets
3	State Government Schemes and other schemes for Convergence	Interactive lecture method, presentation, and coverage of topic, Mock registration process demonstration followed by open Q&A session	90 min	Presentation Slides, Documents, Handout, Mock sheets
4	Familiarization with scheme Portals	Hands on training for submitting proposal on the portals	90 min	Presentation Slides, Documents, Handout, Mock sheets Video Tutorial (As per availability)
5	Success stories	Interactive Presentation Sharing Best practices, tips, Success stories related with convergence with Government schemes	30 min	Presentation Slides
6	Action Plan and Evaluation	Feedback and action points by the participants.	15 min	Participants to present their action plan



TEACHING METHODS AND NOTES

TASKS	ACTIVITIES
Introduction to Rural Micro-Enterprises	The facilitator will begin by explaining the program's objectives and gathering participants' expectations, using this activity as an icebreaker or incorporating engaging games or exercises to create a welcoming and interactive environment. Additionally, the facilitator will coordinate with local organizations such as the District Industries Centre (DIC) and RSETI to identify and arrange for guest resource persons or experts to contribute to the program, ensuring high-quality and relevant inputs for the participants. This session should cover on skills available, raw material available, market demand etc in the area. In Business cycle, cash flow method should also be covered.
Government of India Schemes for convergence	The facilitator, with the support of an expert, will provide a detailed overview of various Government of India schemes relevant to the participants. The session will include a mock exercise on documentation and the registration process for these schemes, offering hands-on experience. This will be followed by a Q&A session, allowing participants to clarify doubts and gain a deeper understanding of the procedures involved.
State Government Schemes and other schemes for Convergence	The facilitator, with the support of an expert, will provide a detailed overview of various Government of India schemes relevant to the participants. The session will include a mock exercise on documentation and the registration process for these schemes, offering hands-on experience. This will be followed by a Q&A session, allowing participants to clarify doubts and gain a deeper understanding of the procedures involved.
Familiarization with scheme Portals	The facilitator, with the support of an expert, will organize a hands-on training session and provide a live demonstration of the application filing process for availing financial assistance and subsidies through government scheme portals. This practical session will guide participants step-by-step, ensuring they understand the requirements and procedures to successfully complete and submit applications.
Success stories	The facilitator will deliver an interactive presentation showcasing best practices, practical tips, and inspiring success stories of convergence with government schemes. This session will aim to provide participants with actionable insights and motivate them to effectively leverage these schemes for their micro-enterprise initiatives.
Action Plan and Evaluation	The facilitator will conclude by gathering feedback from participants on the sessions, encouraging them to share their insights and suggestions. The facilitator will then summarize the key points discussed, ensuring participants leave with a clear understanding of the topics covered and their practical applications.



INDICATIVE QUESTIONS FOR DISCUSSIONS

1. What are the expectations from the program?
2. What are the benefits of micro-enterprises for rural development?
3. What are the schemes available for convergence?
4. After each sessions questions related with that topic?

BACKGROUND READING

1. Portals of Government department
2. Government schemes mentioned in PLP
3. MSME Guidelines
4. PMFME Guidelines
5. NABARD Guidelines



Module
13

One Day sensitization Program on Digital Financial Inclusion and Financial Literacy

TARGET PARTICIPANTS

SHG Leaders /Members /SHG Federation Leaders/ Leaders of POs formed of SHGs/JLGs

OBJECTIVES

At the end of the program, the Participants will be able to:

- Understand the basics of digital financial services, such as mobile banking, UPI, digital wallets, and their benefits for SHG/JLG financial transactions.
- Gain confidence in using digital payment options like UPI, Paytm, and Google Pay to facilitate secure and efficient transactions within their groups and with external parties.
- Implement financial literacy principles to improve financial decision-making and management within the group.
- Apply budgeting, savings, and basic financial planning concepts to better manage group funds and personal finances.
- Recognize potential digital frauds and adopt best practices for cyber hygiene to ensure online security.

This program will enable participants to effectively use digital financial tools, manage their finances, and safeguard their transactions, enhancing their financial inclusion and security.

Sl.No.	Particulars	Details
1	Target trainees	SHG Leaders /Members /SHG Federation Leaders /JLG Members/Leaders of POs formed of SHGs
2	Number of Participants	25-30 per batch
3	Identification of participants	By NABARD DDM/RO/SRLM/VO/RSETI/Others
4	Duration	One day with or without field visit
5	Organized by	Training institutes of banks including RSETIs, Resource VOs having demonstrated competency in training on SHG/JLG related programs and resources, NABARD RO/DDM/Others
6	Location	On location program (at District level)
7	Broad Content	Financial Inclusion & Digital Financial Inclusion, Internet, Mobile Banking and digital payment platforms for SHGs, Cyber Hygiene and security Practices
8	Language	Hindi / Vernacular language



Sl.No.	Particulars	Details
9	Training Methodology	Interactive Lecture Sessions, Case Study, Group Work, Group Discussions, field visit, Hands on training, Financial Literacy: Budgeting, Saving, investment and Credit Linkages
10	Field Visit	No field visit
11	Faculty	Domain experts, bankers, DDM/RO Official
12	Reading Material	Presentations and other relevant materials
13	Output Indicator	After the training the SHGs to improve in the field in which they are getting the training

TRAINING SCHEDULE

(Suggested Models Content may be Modified to Suit Local Conditions)

Session No.	Session Title	Contents of the Session	Process and Methodology
Session I 90 minutes	Financial Inclusion & Digital Financial Inclusion	<ul style="list-style-type: none"> Overview of financial products like savings, loans, and insurance schemes relevant to SHGs Social Security Schemes Hands on Training on using Mobile phones features 	Presentation, interactive lecture and group discussions Video, case study, Role play, infographics, Cartoons, Hands on training
Session II 90 minutes	Internet, Mobile Banking and digital payment platforms for SHGs	<ul style="list-style-type: none"> Basics of digital banking for SHGs, including mobile banking, transactions Introduction to digital payment platforms (UPI, BHIM, mobile wallets) Participants perform mock transactions and account monitoring using demo banking apps, reinforcing practical skills. 	Presentation, interactive lecture and group discussions Video, Mock Transaction Simulation
Session III 90 minutes	Cyber Hygiene and security Practices	<ul style="list-style-type: none"> Basics of cybersecurity and the importance of protecting personal information Tips for Cyber Hygiene and Security Practices Customer Protection – Limiting Liability of Customers in unauthorized electronic Banking Transactions 	Presentation, interactive lecture and group discussions Video, case study, Role play, infographics, Cartoons, Hands on training



Session No.	Session Title	Contents of the Session	Process and Methodology
Session IV 90 Minutes	Financial Literacy: Budgeting, Saving, investment and Credit Linkages	<ul style="list-style-type: none"> Financial literacy fundamentals: budgeting, savings mobilization, and credit linkage processes. 	Lecture, Real-Life Examples, Hands on case exercise
	Action Plan and Evaluation	<ul style="list-style-type: none"> Preparation of Action Plan Evaluation of training program 	Participants to present their action plan

Note: The above content is indicative only, organizing agencies/ROs/DDMs may customize sessions as per maturity level of SHGs, nature of activities adopted by SHG/JLG in cluster.

TRAINERS NOTE

TEACHING METHODOLOGY

Sl.No.	AREAS	DESCRIPTION	TIME	MATERIALS
1	Brief introduction to objectives/expectations from the program	Interactive lecture method, and interaction with participants	20 min	Meta plan Cards, white board
2	Financial Inclusion & Digital Financial Inclusion	Interactive lecture on Financial Inclusion, Social Security Schemes. Hands on training on using mobile.	70 min	Mobile phones, scheme brochures, case studies, Laptop projector, Presentation slides, printed guidelines
3	Internet, Mobile Banking and digital payment platforms for SHGs	Interactive lecture method, group discussion and showing Cases Basics of digital banking for SHGs, including mobile banking, transactions Participants perform mock transactions using demo banking apps, reinforcing practical skills.	60 mins	Mobile phones, scheme brochures, Laptop projector, Presentation slides, printed guidelines, Banking app
4	Cyber Hygiene and security Practices	Presentation, interactive lecture and group discussions Video, case study, Role play, infographics, Cartoons, Hands on training.	90 min	Laptop projector, Presentation, printed guides on safety, Video (like RBI Kehta hai)
5	Financial Literacy: Budgeting, Saving, investment and Credit Linkages	Learning about Financial literacy fundamentals: budgeting, savings mobilization, and credit linkage processes through Interactive presentations and hands on practice	90 min	Financial templates, budgeting worksheets
6	Action Plan and Evaluation	Feedback and action points by the participants.	20 min	Presentation by participants



TEACHING METHODS AND NOTES

TASKS	ACTIVITIES
Brief introduction to objectives/expectations from the program	The facilitator will begin the session by explaining the objectives of the program and gathering the expectations of the participants. This activity will serve as an icebreaker, helping to create a comfortable and engaging environment while aligning the session with the participants' needs and interests.
Financial Inclusion & Digital Financial Inclusion	The facilitator will initiate the session with an interactive lecture complemented by videos and cartoons to introduce key concepts such as financial inclusion and social security schemes. Following this, the facilitator will conduct a hands-on training session to help participants understand and effectively use mobile devices for accessing these services, ensuring practical and engaging learning.
Internet, Mobile Banking and digital payment platforms for SHGs	The facilitator, with the assistance of an expert, will conduct a training session on using internet and mobile banking, including essential security tips. The session will feature a live demonstration of popular banking apps to ensure participants gain practical insights. The expert will also address gender-specific tips to cater to diverse needs effectively. This will be followed by a simulation activity where participants will perform mock transactions, providing hands-on experience and building their confidence in using digital banking tools.
Cyber Hygiene and security Practices	The facilitator will start the session by engaging participants with thought-provoking questions related to the topic and referencing recent news and events to spark interest and set the pace. The session will then cover key aspects of cyber hygiene and security practices using a variety of interactive methods, including group discussions, videos (such as "RBI Kehta Hai"), case studies, role plays, infographics, and cartoons. This dynamic and participatory approach will ensure that participants develop a thorough and practical understanding of the subject.
Financial Literacy: Budgeting, Saving, investment and Credit Linkages	The facilitator will use an interactive lecture method, incorporating discussions and practical examples, to explain the concepts of budgeting and saving. The session will encourage participant engagement and provide real-world applications of these concepts. It will conclude with a Q&A session, allowing participants to clarify doubts and deepen their understanding.
Action Plan and Evaluation	The facilitator will conclude the program by seeking verbal feedback from participants and summarizing the key points covered during the sessions. Feedback forms will also be distributed to gather structured insights on the training's effectiveness, participant satisfaction, and suggestions for improvement, ensuring the program's continuous enhancement.

INDICATIVE QUESTIONS FOR DISCUSSIONS

1. What are the expectations from the program?
2. Why is budgeting important for both individual SHG members and the group?
3. What are the social security schemes?
4. Are you aware about cyber frauds?

BACKGROUND READING

NCFE Materials





Glossary

Agri-tech (Agricultural Technology)

Agri-tech refers to the application of technology in agriculture to improve productivity, sustainability, and efficiency in farming and food production. Agri-tech covers a wide range of innovations, from digital tools to machinery, aimed at transforming agricultural practices. Agri-tech include, Precision farming, Farm management software, Agri drones, Artificial intelligence (AI), Machine learning etc.

Agri-Start-up

An Agri-Start-up is a start-up business that focuses on leveraging innovative technologies or solutions to address challenges in the agriculture sector. These start-ups work to improve farming practices, enhance food production, increase efficiency in the agricultural supply chain, and solve problems related to sustainability, food security, and waste management. Agri-startups are innovating areas which includes, Precision agriculture, Supply chain and logistics, Agri-fintech, Sustainable farming, Food processing, Waste management etc.

BHIM

BHIM is a mobile payment application developed by the National Payments Corporation of India (NPCI) under the Digital India initiative. The app is based on the Unified Payments Interface (UPI) system and is designed to facilitate fast, secure, and easy digital payments through smartphones. BHIM allows users to transfer money, pay bills, check account balances, and perform other financial transactions directly from their bank account.

CGFMU (Credit Guarantee Fund for Micro Units)

CGFMU is a specific variant of the Credit Guarantee Fund aimed at providing guarantees for loans given to micro-units. It is designed to facilitate easier access to finance for micro enterprises (businesses with very small scale of operations and low turnover). CGFMU is typically associated with the PM MUDRA Scheme and provides collateral-free loans to micro-units to support their growth.

CGTMSE (Credit Guarantee Fund Trust for Micro and Small Enterprises)

CGTMSE is a government-backed initiative that provides credit guarantees to financial institutions and lenders offering loans to micro and small enterprises (MSEs). The objective of CGTMSE is to enhance the credit flow to the MSE sector by providing guarantees for loans that are collateral-free or with minimal collateral requirements. It covers both term loans and working capital loans for micro and small enterprises.

CIR (Credit Information Report)

A Credit Information Report (CIR) is a detailed report that includes a borrower's credit history, including their loan repayment behavior, credit utilization, outstanding debts, and any defaults or delinquencies. CIR is provided by credit bureaus like CIBIL (TransUnion CIBIL), Experian, Highmarks and Equifax in India. Lenders use this report to evaluate the creditworthiness of an individual or business before granting loans or credit. The CIR helps in assessing the risk involved in lending and provides insights into an individual's financial behavior and history of repaying debts.



Credit Guarantee Fund (CGF)

The Credit Guarantee Fund (CGF) refers to a mechanism designed to provide credit guarantees to lenders (usually banks and financial institutions) in order to encourage them to extend loans to certain categories of borrowers who may not have sufficient collateral or a strong credit history. The fund is typically created by the government to facilitate credit flow to specific sectors such as small and medium-sized enterprises (SMEs), micro-enterprises, or start-ups, which may otherwise find it difficult to secure funding. The Credit Guarantee Fund Scheme is used to encourage financial institutions to provide loans to these businesses, reducing the perceived risk for lenders and increasing access to finance for borrowers who need it the most.

Cluster Level Federation (CLF)

A Cluster Level Federation (CLF) refers to an organizational structure designed to strengthen the collective capacity of small-scale, grassroots organizations, such as Self-Help Groups (SHGs), Producer Groups, or Micro-Enterprises, within a specific geographic or sectoral cluster. These federations are typically formed to support and empower a group of smaller, local enterprises or organizations, which, by working together, can achieve greater economies of scale, access to markets, financial services, and overall sustainability.

CRP (Community Resource Person)

CRP refers to individuals or facilitators who are trained to engage with rural communities and help in implementing developmental projects. They play a critical role in the rural development programs by acting as a bridge between the government and local populations. They help educate, train, and encourage local communities to take part in programs related to health, education, employment, and economic development.

DPI (Digital Public Infrastructure)

Digital Public Infrastructure (DPI) refers to the foundational digital systems, platforms, and technologies that support and enable the delivery of public services and facilitate broader economic activities. DPIs include frameworks for digital payments, identity management, financial inclusion, data sharing, and digital governance, among others. They are designed to be open, interoperable, scalable, and accessible to all citizens and businesses. Some examples of DPI include, Aadhaar (for digital identity), UPI (Unified Payments Interface) (for digital payments),GSTN (Goods and Services Tax Network) (for tax-related transactions), DigiLocker (for storing and sharing digital documents securely) etc.

Fin-tech (Financial Technology)

Fintech refers to Financial Technology, which encompasses the use of technology to improve, innovate, or automate financial services. It involves the integration of digital technologies to enhance financial operations, streamline processes, and provide more accessible financial services to individuals and businesses. Fintech has revolutionized the financial sector by introducing innovations such as, Digital wallets (e.g., Paytm, Google Pay),Online lending platforms (e.g., Lendingkart, MoneyTap),Blockchain and cryptocurrencies (e.g., Bitcoin, Ethereum),Robo-advisors (automated investment advice),Insurtech (technology in insurance),Regtech (technology to help manage regulatory compliance).

M-Suvidha

M-Suvidha is a mobile-based digital platform designed to provide government services to citizens through a mobile application. The platform aims to simplify and streamline the process of accessing government services such as bill payments, booking services, utility payments, and more. It acts as a one-stop solution for individuals to avail various public



services and perform day-to-day tasks more conveniently. M-Suvidha is part of the larger digital India initiative, helping promote digital literacy and make government services more accessible, especially in rural and remote areas.

Micro-enterprise

A Micro-enterprise refers to a very small-scale business or firm, typically with fewer than 10 employees and limited capital investment. These businesses often operate in the informal sector and are commonly involved in sectors like retail, services, agriculture, or manufacturing. Micro-enterprises are critical for local economies, providing employment and serving as a foundation for entrepreneurship. In India, the government provides various support schemes and funding programs to promote the growth of micro-enterprises, such as through the PM MUDRA Scheme or initiatives under the National Rural Employment Guarantee Act (NREGA).

NABSANRAKSHAN

NABSanrakshan Trustee Private Limited is a wholly owned subsidiary of the National Bank for Agriculture and Rural Development (NABARD), established in the Year 2020, under the Companies Act, 2013. With an authorized capital of ₹100 crore, NABSanrakshan's primary objective is to manage various credit guarantee funds aimed at promoting sustainable and equitable agriculture and rural development in India.

NCFE

The National Centre for Financial Education (NCFE) was setup in 2013 with the support of all the Financial Sector regulators i.e., IRDAI, RBI, SEBI and PFRDA for the implementation of the National Strategy for Financial Education (NSFE)

NCGTC

The National Credit Guarantee Trustee Company Limited (NCGTC) is a wholly owned company of the Government of India, established in 2014 under the

Companies Act, 1956. It was set up by the Department of Financial Services, Ministry of Finance, to serve as a common trustee company for managing multiple credit guarantee funds. NCGTC's primary objective is to promote financial inclusion by providing credit guarantee schemes that share the lending risk of financial institutions, thereby facilitating access to finance for various sectors, including Micro, Small, and Medium Enterprises (MSMEs), educational loans, and skill development loans.

ONDC (Open Network for Digital Commerce)

ONDC (Open Network for Digital Commerce) is an initiative launched by the Government of India to promote open e-commerce platforms and democratize online retail. The goal of ONDC is to create an open, interoperable network that connects buyers and sellers on a single platform, irrespective of which e-commerce platforms they use. This initiative is aimed at breaking down the monopolistic control of large online marketplaces like Amazon and Flipkart, enabling smaller businesses, local sellers, and even individual entrepreneurs to tap into the e-commerce ecosystem.

PMEGP (Prime Minister's Employment Generation Programme)

PMEGP is a credit-linked subsidy scheme launched by the Government of India to promote employment opportunities in rural and urban areas. It is a combination of various government schemes that provides financial assistance to individuals, micro, and small enterprises for setting up new projects. The primary aim is to generate sustainable employment by promoting micro-enterprises in both rural and urban areas.

PM-MUDRA

PM-MUDRA is a government scheme launched by the Prime Minister of India to provide micro-financing to



small businesses, especially in the non-corporate and non-farm sectors. The MUDRA scheme provides financial support in the form of loans to individuals and small businesses to help them grow their enterprises. The loans are provided through Micro Units Development and Refinance Agency (MUDRA) Ltd., and there are three categories of loans based on the size and scale of the business - Shishu (up to ₹50,000), Kishore (₹50,000 to ₹5 lakh), and Tarun (₹5 lakh to ₹10 lakh). The objective of the scheme is to promote entrepreneurship and create employment in the country.

UPI (Unified Payments Interface)

UPI (Unified Payments Interface) is a real-time payment system developed by the National Payments Corporation of India (NPCI). UPI allows individuals to send and receive money, pay bills, make online purchases, and transfer funds between bank accounts instantly, 24/7. It is a part of India's digital payment revolution and has made cashless transactions much easier and more widespread.





Exhibit I

Background Reading material / Resource materials

1. Master Circular - Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

https://www.rbi.org.in/Scripts/BS_ViewMasCirculardetails.aspx?id=12665

2. Master Circular on SHG-Bank Linkage Programme

https://www.rbi.org.in/Scripts/BS_ViewMasCirculardetails.aspx?id=12649

3. NABARD Online - Youtube

<https://www.youtube.com/nabardonline>

4. National Bank for Agriculture and Rural Development (NABARD) Website

<https://www.nabard.org/>

Publications

<https://www.nabard.org/Publication.aspx?cid=50&id=24>

Case Studies

<https://www.nabard.org/casestudies-new.aspx>

5. Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

Website

<https://nrlm.gov.in/outerReportAction.do?methodName=showIndex#gsc.tab=0>

6. Ministry of Rural Development (MoRD) Website

<https://rural.gov.in/en>

7. National Institute of Rural Development and Panchayati Raj (NIRD & PR)

<https://nirdpr.org.in/>

Case Studies

<https://nirdpr.org.in/casestudies.aspx>

8. National Centre for Financial Education (NCFE)

<https://ncfe.org.in/>

E-Library

<https://ncfe.org.in/e-library/>

Video Library

<https://ncfe.org.in/video-library/>



Exhibit II

Ice-breaking activity

An ice-breaking activity is a structured or informal exercise designed to initiate interaction and promote relationships among a group of people, typically at the start of a programme. Since in programmes, the participants may be from diverse backgrounds and have absolutely no connection with each other. The primary goal is to "break the ice" that is, to overcome initial awkwardness or tension, enabling participants to feel more comfortable and engaged with one another.

These activities can take many forms, from simple introductions to team-building exercises, games, or discussions. The core purpose is to reduce social barriers, encourage conversation, and set the tone for a positive and collaborative environment. Ice-breaking activity can range from light-hearted and fun to more serious activities, depending on the context and objective.

The Relevance of Ice-Breaking Activities

- i. Facilitate Social Connection
- ii. Encourage Open Communication
- iii. Build Trust and Rapport
- iv. Boost Group Morale
- v. Create a Safe and Inclusive Space
- vi. Promote Team Building
- vii. Encourage Active Participation
- viii. Foster Creativity and Problem-Solving
- ix. Clarify Group Goals and Expectations
- x. Promote Comfort and Reduce Anxiety
- xi. Encourage Interaction and Communication
- xii. Build Trust
- xiii. Create a Positive and Energizing Atmosphere
- xiv. Foster Teamwork and Collaboration
- xv. Facilitate Group Bonding
- xvi. Ease into Group Activities
- xvii. Make Participants Feel Valued and Included

Ice-breaking activities are more than just fun and games-they play an essential role in establishing a productive, engaging, and collaborative environment. It brings down initial tension, fostering communication, and helping individuals connect on a personal level. These can be used in both formal and informal settings to foster better



relationships, more active participation, and ultimately, greater success in achieving the group's goals.

'Some of the ice-breaking activities are given below for the purpose of illustrations, however, facilitators may develop their own ice-breaking strategy based on the objectives of the programme'

1. The Compliment Game

Facilitator may ask each participant to give a compliment to another participant. It could be something related to their personality, appearance, or skills. This helps set a positive tone and encourages people to appreciate each other.

2. My Hopes and Fears

Facilitator may ask each participant to share one hope and one fear they have regarding their participation in the group. Write them down on sticky notes and display them on a board. Discuss common themes and assure everyone that the group will support each other in overcoming challenges.

3. Drawing Connections

Facilitator may give participants a piece of paper and some coloured markers. Ask them to draw something that represents their current mood, their goals for the group, or a personal value. Afterward, they can share their drawing with the group, sparking conversations.

4. Human Knot

Facilitator may ask each participant stand in a circle, and each participant holds the hands of two people standing adjacent to them on both sides. The group then works together to untangle the knot without letting go of hands. This fosters communication and cooperation.

5. Name and Action Game

Each participant introduces themselves with their name and adds an action or gesture that represents something about them. For example, "I am Sita, and I love dancing" - Sita could perform a small dance move. Everyone else then repeats her name and action. This helps build a sense of familiarity and fun.



Exhibit III

In the process of training, it is aimed to develop and enhance skills, knowledge, and competencies in individuals or groups, typically to improve their performance in a specific area or to prepare them for new roles, tasks, or challenges. Various training methods are applied to enhance effectiveness for groups, it may vary greatly depending on the group's objectives, size, the topic being covered, and the desired outcomes. Different training approaches aim to engage participants, enhance learning, and foster collaboration and problem-solving.

Some key methodologies for delivery can be:

1. Lecture-Based Training

Lecture-based training is a traditional, instructor-led method where one person (often an expert or facilitator) presents information to the group. This is typically a one-way communication method where the trainer delivers content through speeches, slides, or other visual aids.

Purpose of lecture

- To provide structured knowledge
- To motivate and guide in hunting knowledge
- To arouse trainee's interest in a subject
- Introduce trainees to new areas of learning
- To clarify difficult concepts
- To assist in preparing trainees for a discussion
- To promote critical thinking

This method is more effective, while introducing new concepts or knowledge to a group, when there is a need to convey a lot of information in a short period and in situations where participants are passive recipients of information, such as in formal educational or corporate environments.

This method is efficient for delivering large amounts of information, more structured and easier to organize and can be supported with multimedia presentations, which enhance engagement.

Some Tips

- Start the lecture with introduction of self, if not introduced earlier
- Introduce the topic and review the previous topic.
- Organise the content matter, which needs to be lectured in the classroom
- Alter the pitch and volume of voice periodically while lecturing
- Develop a routine pace depending on the receptivity level of trainees
- Maintain eye contact and avoid looking out of windows, at walls and over students' heads while teaching
- Make use of appropriate AV aids



2. Case Study Method

In case study method participants are involved the detailed analysis of real-life scenarios in form of a case. Here that participants work through individually or in groups. Case studies help learners understand complex issues and develop decision-making and problem-solving skills.

This method is effective, while training on analytical and problem-solving skills and wherever it is felt that real-world contexts are important. This method would stimulate group discussion and diverse perspectives and will also reflects real-world challenges and decisions.

3. Role-Playing

In this method, the participant lives the situation. Role-playing involves participants getting into shoes of a specific character. It helps in visualising the scenario, reactions of players, understanding decision-making and communication in a controlled environment. The goal is to simulate real-life situations and allow participants to explore different strategies or approaches. It encourages experiential learning through action.

4. Game-Based Learning (Gamification)

Gamification incorporates elements of games (e.g., points, challenges, rewards) into the training process, making learning more engaging and enjoyable. Game-based learning involves using actual games or simulations to teach specific skills or concepts. This method works in engaging participants who may not respond well to traditional methods. It increases engagement and motivation through competitive or fun elements.

There can be various other methods to engage participants and enhance their participation in the program for better effectiveness and efficacy viz. Group Discussions and Brainstorming, Interactive Sessions, Group Projects, Online sessions etc. Methodology based on expertise of resource person may be used for the program.



Annexure I

Illustration I

Illustrative Module on Governance, Leadership & Rating of SHGs

TRAINING SCHEDULE

SI No.	Title	Contents	Process and Methodology
Session I 90 minutes	Governance and Leadership in SHGs	<ul style="list-style-type: none">Brief introduction to objectives/ expectations from the programStructure, composition and byelaws of SHGRoles and responsibilities of office-bearerDecision-making process and importance of democratic participation of all members	Presentation & interactive lecture and discussion
Session II 90 minutes	Governance and Leadership in SHGs	<ul style="list-style-type: none">Record keeping and documentation (meeting minutes, attendance, books of account etc.)Conflict resolution, problem-solving and promoting cohesion within the groupBuilding trust and maintaining transparency in SHGs	Presentation, interactive lecture, discussion and hands on practice
Session III 90 minutes	SHG Rating	<ul style="list-style-type: none">Credit Scoring, Credit Information Report (eg TU CIBIL Reports)Self-Rating Tool and Third-Party RatingIntroduction to self-assessment tools for SHG rating.Explanation of third-party rating by banks or NGOs and their impact on credit access.Improving SHG Rating for Better Credit Access	Presentation, interactive lecture, discussion and hands on practice
Session IV 90 Minutes	Convergence Opportunities, Cyber Hygiene and Security Practices	<ul style="list-style-type: none">Schemes of GoI, viz AIF, PMFME etc.State Govt SchemesConvergence with Scheme of NABARD viz. MEDP, LEDP, Rural Mart etc.Social Security SchemesTips for Cyber Hygiene and Security Practices	Presentation, interactive lecture, discussions video,
	Action Plan and Evaluation	<ul style="list-style-type: none">Preparation of Action PlanEvaluation of training program	Participants to present their action plan



Illustration II

Illustrative Module on Two days Advance program for NGOs on Agri Export

TRAINING SCHEDULE

Sl No.	Title	Contents	Process and Methodology
	Day I		
Session I 90 minutes	Overview of Agri Exports in India	<ul style="list-style-type: none"> Brief introduction to objectives/ expectations from the program Present scenario of Agri-exports from India, major commodities of export and markets (destinations) Availability of local commodities for export 	Presentation, interactive lecture and discussion
Session II 90 minutes	Basic Requirements for Agri Exports	<ul style="list-style-type: none"> Product and Market identification, Tariff & Non-Tariff Barriers etc. Compliance and Quality Standards, Qualitative and quantitative aspects 	Presentation, interactive lecture, video and discussion
Session III 90 minutes	Basic Requirements for Agri Exports	<ul style="list-style-type: none"> Documentation and Traceability Laboratories Logistics, Packaging, Post-Harvesting processes. 	Presentation, interactive lecture, video and discussion
Session IV 90 Minutes	Agri Export Registration Requirements	<ul style="list-style-type: none"> Directorate General of Foreign Trade (DGFT) Obtaining Importer Exporter Code (IEC) 	Presentation, interactive lecture, discussion and hands on practice
	Day II	<ul style="list-style-type: none"> 	
Session V 90 Minutes	Agri Export Registration Requirements	<ul style="list-style-type: none"> Agricultural and Processed Food Products Export Development Authority (APEDA) Registration-cum-Membership Certificate (RCMC) Other Registration as per product viz. Food Safety and Standards Authority of India (FSSAI) for food related products to meet safety and quality standards 	Presentation, interactive lecture, discussion and hands on practice



Sl No.	Title	Contents	Process and Methodology
Session VI 90 Minutes	Agri Export – Risks and Risk Management	<ul style="list-style-type: none">• Phyto-sanitary issues• Risks in export• Tie-ups with corporate houses• Best practices in Agri export for Risk Management	Presentation, interactive lecture, video and discussion
Session VII 90 Minutes	Interface with an Agri Exporter	<ul style="list-style-type: none">• Process and procedures to be followed for undertaking exports in Agriculture produce – Experience Sharing	Interactive session
Session VIII 90 Minutes	Convergence	<ul style="list-style-type: none">• Role and support of APEDA• Policy initiatives and major schemes of the Government of India• Role of various agencies in facilitating agri - export	Presentation, interactive lecture, video and discussion
	Action Plan and Evaluation	<ul style="list-style-type: none">• Preparation of Action Plan• Evaluation of training program	Participants to present their action plan



Illustration III

Life Cycle of a Micro-Enterprise in Incense Stick Manufacturing and Marketing

The life cycle of a micro-enterprise engaged in incense stick manufacturing and marketing can be broken down into several key stages. Each stage presents unique challenges and opportunities that influence the overall success of the business.

Ideation and Activity Selection

- Market Research: Analyze the demand for incense sticks, identify target customers, and explore market trends.
- Business Concept: Define the unique selling proposition (USP), such as eco-friendly materials or unique scents.
- Feasibility Study: Assess financial viability, required resources, and potential risks.

Planning for Production

- Business Registration: Complete necessary legal and regulatory requirements, including licenses and permits.
- Resource Acquisition: Source raw materials (e.g., bamboo sticks, essential oils, fragrances) and equipment (e.g., mixing and rolling machines).
- Production Facility: Establish a small-scale manufacturing unit, ensuring compliance with safety and environmental standards.
- Hiring and Training: Recruit and train staff in production techniques and quality control.

Product Development

- Prototyping: Create sample products for testing and feedback.
- Quality Assurance: Implement quality control measures to ensure consistency and high standards.
- Branding: Develop a brand name, logo, and packaging that reflects the product's identity.

Marketing and Sales Strategy

- Marketing Plan: Develop a strategy that includes online and offline marketing channels, such as social media, local fairs, and wholesale distribution.
- Pricing Strategy: Determine competitive pricing based on production costs and market research.
- Distribution Channels: Establish relationships with retailers, wholesalers, or direct-to-consumer sales through online platforms.

Launch and Initial Sales



- Product Launch: Introduce the product to the market through promotional events, samples, or discounts.
- Customer Engagement: Gather feedback from initial customers to refine products and marketing strategies.
- Sales Tracking: Monitor sales data to evaluate performance and identify trends.

Planning for future Prospect of Growth and Expansion

- Scaling Production: Increase production capacity based on demand, potentially investing in better machinery or larger facilities.
- Diversification: Introduce new scents, product lines, or related items (e.g., holders or decorative packaging).
- Market Expansion: Explore new markets, such as online sales or exports.

Sustainability and Community Engagements

- Social Responsibility: Implement sustainable practices in sourcing materials and production, such as using natural ingredients.
- Community Involvement: Engage with local communities, providing employment opportunities and supporting local causes.
- Training and Development: Offer skill development programs for employees and community members interested in entrepreneurship.

Marketing and Financial Management

- Market Analysis: Continuously monitor market trends and customer preferences to adapt products accordingly.
- Innovation: Invest in research and development to innovate products and processes, keeping up with industry trends.
- Financial Management: Ensure sustainable financial practices, managing cash flow and reinvesting profits for growth.

Potential Challenges and Exit Strategies

- Challenges: Address potential challenges such as competition, supply chain issues, or changes in consumer behavior.
- Exit Strategy: Consider options for future transition, such as selling the business, merging with another enterprise, or passing it on to a family member or employee.

By following this life cycle, a micro-enterprise in the incense stick manufacturing and marketing sector can effectively navigate its growth journey, adapting to challenges while capitalizing on opportunities for sustainability and success.



Iteration 1

To determine the term loan requirement for a micro-enterprise involved in incense stick manufacturing and marketing, one needs to outline the key components of the startup costs, operational expenses, and any additional funding needed for growth. Below is a structured approach to calculating the term loan requirement (The following cost against each item is for illustration purpose only, however actual market price may be ascertained).

1. Initial Setup Costs

a. Equipment Costs:

- Incense Stick Making Machine: ₹ 5,000
- Mixing Equipment: ₹ 1,500
- Packaging Machine: ₹ 2,000
- Miscellaneous Equipment: ₹ 1,000

Total Equipment Costs: ₹ 9,500

b. Raw Materials:

- Bamboo Sticks (Initial Stock): ₹ 400
- Fragrance Oils and Other Ingredients: ₹ 800
- Packing Material: ₹ 100

Total Raw Materials: ₹ 1,300

c. Facility Setup:

- Rent/Deposit for Manufacturing Space: ₹ 2,000
- Renovation and Setup Costs: ₹ 1,500

Total Facility Setup: ₹ 3,500

d. Legal and Administrative Costs:

- Business Registration: ₹ 200
- Licenses and Permits: ₹ 300

Total Legal and Administrative: ₹ 500

Total Initial Setup Costs

Total Initial Setup Costs=Equipment Costs+Raw Materials+Facility Setup+Legal and Administrative
 $=9,500+1,300+3,500+500=14,800$



2. Working Capital Requirements

a. Monthly Operational Costs:

- Salaries (2 employees): ₹ 1,200/month
- Utilities (Electricity, Water, etc.): ₹ 200/month
- Raw Material Purchases (Ongoing): ₹ 600/month
- Marketing Expenses: ₹ 300/month

Total Monthly Operational Costs: ₹ 2,300

b. Working Capital for Initial Months: Assuming 3 months of working capital is needed:

Working Capital = 3 × Monthly Operational Costs = 3 × 2,300 = ₹ 6,900

3. Total Term Loan Requirement

Now, we can calculate the total term loan requirement by adding the initial setup costs and the working capital.

Total Term Loan Requirement = Total Initial Setup Costs + Working Capital = ₹ 14,800 + ₹ 6,900 = ₹ 21,700

Summary

Total Term Loan Requirement: ₹ 21,700

This amount will provide the necessary funds to cover the initial setup costs and ensure the enterprise has enough working capital to operate effectively during the first few months.

Additional Considerations

- Interest Rate: Factor in the interest rate of the loan and any associated fees.
- Loan Tenure: Determine the repayment period (e.g., 3 to 5 years).
- Cash Flow Projections: Prepare projections to demonstrate the ability to repay the loan.
- Contingency Funds: Consider including a buffer for unexpected expenses (10-15% of total costs).

This structured approach can help in preparing a compelling loan proposal to financial institutions or investors.



Iteration 2

Working Out Term Loan Requirements for a Micro-Enterprise in Incense Stick Manufacturing and Marketing

Determining the term loan requirement for a micro-enterprise engaged in incense stick manufacturing involves a systematic assessment of various financial needs. This process not only facilitates the understanding of the necessary funds but also ensures that the enterprise is well-prepared for sustainable growth. Below is a comprehensive guide to calculating the term loan requirement, complete with explanations and examples.

Step 1: Identify Startup Costs

Rationale: Understanding startup costs is crucial as these are the initial investments required to launch the business. Accurately estimating these costs helps in determining how much capital is needed upfront.

Components:

- **Equipment and Machinery:** Assess the cost of essential machinery for production, such as mixing machines, rolling machines, and packaging equipment. For instance, if a mixing machine costs ₹5,000 and a rolling machine costs ₹3,000, the total for machinery would be ₹8,000.
- **Raw Materials:** Estimate initial inventory costs, including bamboo sticks, essential oils, and fragrances. If the first batch requires ₹1,500 worth of raw materials, that figure should be included.
- **Facility Setup:** Consider costs associated with leasing a production space and any renovations needed. For example, a lease might be ₹500 per month, and initial renovations could total ₹2,000.
- **Licenses and Permits:** Include the costs for business registration and compliance. If this totals ₹300, it should be factored into the startup costs.

Example Calculation:

- Equipment: ₹8,000
- Raw Materials: ₹1,500
- Facility Setup: ₹2,500 (first month's rent + renovations)
- Licenses: ₹300
- Total Startup Costs: ₹12,300

Step 2: Estimate Operating Costs

Rationale: Operating costs are recurring expenses necessary for running the business daily. These costs must be covered to maintain operations and support the production process.

Components:

- **Rent:** Regular monthly rent for the production facility. If rent is ₹500, this becomes an ongoing monthly expense.



- Utilities: Estimate costs for electricity, water, and other utilities. For instance, if utilities are about ₹ 200 monthly, that amount should be included.
- Salaries: Include wages for employees involved in production and administration. If you plan to hire two workers at ₹ 1,000 each, this totals ₹ 2,000 per month.
- Marketing Expenses: Set aside a budget for marketing initiatives, such as promotions or advertising. An initial marketing budget might be ₹ 1,000.

Example Calculation (Monthly):

- Rent: ₹ 500
- Utilities: ₹ 200
- Salaries: ₹ 2,000
- Marketing: ₹ 1,000
- Total Monthly Operating Costs: ₹ 3,700

Step 3: Determine Loan Duration and Interest Rate

Rationale: Knowing the duration for which the loan will be needed, and the interest rate helps in accurately calculating the total loan requirement.

Components:

- Loan Duration: Decide on the term length of the loan, often ranging from 3 to 7 years for micro-enterprises.
- Interest Rate: Research average interest rates for small business loans in your area. For example, if the rate is 8%, this will affect monthly repayments.

Step 4: Calculate Total Loan Requirement

Rationale: Combining startup and operating costs with the understanding of the loan duration and interest rates allows for an accurate estimation of the total loan needed.

Calculation Method:

1. Total Startup Costs: ₹ 12,300
2. Operating Costs: Multiply monthly operating costs by the number of months until the business is expected to be self-sustaining. If expecting 6 months: ₹ 3,700 x 6 = ₹ 22,200.
3. Total Funds Needed: ₹ 12,300 (startup) + ₹ 22,200 (operating) = ₹ 34,500.

Step 5: Project Repayment Terms

Rationale: Understanding the repayment terms helps in planning cash flow and ensures that the business can meet its financial obligations without strain.



Components:

- Use an amortization calculator or formula to determine monthly repayments based on total loan amount, interest rate, and loan duration.

Example:

- For a loan of ₹ 34,500 at 8% interest over 5 years, monthly repayments can be calculated to be approximately ₹ 700. This calculation helps ascertain whether the business can afford the loan payments based on projected revenues.

Step 6: Contingency Planning

Rationale: Planning for unforeseen expenses is essential for sustainability. This buffer can prevent financial strain and ensure stability.

- Contingency Fund: It's advisable to include an additional 10-15% of the total loan amount as a contingency fund. For instance, 15% of ₹ 34,500 adds an extra ₹ 5,175, bringing the total loan requirement to approximately ₹ 39,675.

Conclusion

By following these steps, a micro-enterprise involved in incense stick manufacturing and marketing can clearly outline its term loan requirements. This detailed assessment not only informs potential lenders about the financial needs of the business but also equips the entrepreneur with a strategic plan for sustainable operations. A well-prepared loan proposal, supported by thorough research and calculated estimates, will enhance the chances of securing funding and paving the way for successful business growth.



Annexure II

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