



Course Report on

International Programme on

**“Exposure Visit Programme in SHG, JLG and
Farmers Collectives”**

(For CEOs and Senior Executives) at College of Agricultural Banking CAB, Pune

(22nd to 25th November, 2022)

(CICTAB-CAB-RBI)

**Centre for International Cooperation and Training
in Agricultural Banking**

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Background

Access to finance by the rural poor and vulnerable groups is an essential pre-requisite for poverty reduction and sustainable development. The Government of India has implemented several policies such as Nationalization of Banks, Lead Bank Scheme, Regional Rural Banks, Service Area Approach and financing of SHGs, JLGs for promoting the access of the rural poor to institutional finance. However, the share of the rural poor in the bank credit continues to be very low. Lending the rural poor continues to be considered as risky by the banks. One of the important reasons for this situation is the lack of an effective credit delivery mechanism for the poor, besides limited outreach and coverage. It is in this context that the National Rural Livelihoods Mission (NRLM) has taken up the task of promoting financial inclusion of the rural poor. Financial inclusion of the rural poor implies delivery of financial services at an affordable cost. The various financial services include credit, savings, insurance and payments and remittance facilities. NRLM has been implementing various interventions to facilitate the access of the rural poor to these services with the help of SHG, JLG and Farmers Collectives.

The training programme was designed to equip the CEOs & Senior Executives with the requisite knowledge (theoretical and practical) and professional skills to undertake and manage the SHG, JLG and Farmers Collectives operations of the organization more efficiently and effectively.

In this context, Centre For International Co-Operation and Training in Agricultural Banking(CICTAB) have arranged programme in collaboration with National College of Agricultural Banking & Reserve Bank of India at CAB, Pune for the benefit of participants from member countries of CICTAB and countries of SAARC Region

About CICTAB

Centre for International Cooperation and Training in Agricultural Banking (CICTAB) was set up as a special initiative of FAO of United Nations and Ministry of Agriculture, Government of India way back in 1983. Currently, CICTAB has 39 Member institutions in SAARC region countries including India, Bangladesh, Nepal, Sri Lanka, Bhutan and Maldives. The centre is dedicated for the training in agricultural banking and other related areas in these member institutions. CICTAB through its member institutions promotes International cooperation in the establishment and expansion of facilities for training in agricultural banking & Facilitates exchange of experience and information on harnessing of National systems of finance and banking for agricultural and rural development.

About the Ministry of Cooperation

The Ministry of Co-operation is a ministry under the Government of India which was formed in July 2021. The ministry provides a separate administrative, legal and policy framework for strengthening the cooperative movement in the country. The ministry's creation was announced on 6 July 2021 along with its vision statement of "Sahkar se samridhi". Before the creation of this ministry, the objectives of this ministry were looked after by the Ministry of Agriculture.

The ministry works in strengthening co-operatives at the grassroot level, working to streamline processes for 'Ease of doing business' for co-operatives and enabling the development of Multi-State Co-operatives (MSCS).

About CAB-RBI

Few aspects of the working of the Reserve Bank of India (RBI) have been so striking in comparison with other Central Banks of the world as its role in the sphere of rural credit. The role of RBI, in the expansion of the organized rural credit structure since independence, by way of strengthening of cooperative credit structure, introduction of Lead Bank Scheme, Priority Sector Lending, etc., have also left an indelible mark of RBI's innovativeness in financing for rural prosperity. Therefore, to initially help cooperative banks build capacity among its staff for lending to rural and agriculture sectors, RBI established the Cooperative Bankers' Training College (CBTC) at Pune on September 29, 1969. In 1974, the College was renamed as the College of Agricultural Banking (CAB) to bring sharper focus on capacity building in the area of agricultural lending

About VAMNICOM

Vaikunth Mehta National Institute of Cooperative Management is a premier National Institute under the Ministry Of Cooperation, Govt of India. It was conceived as an intellectual nerve centre for the co-operative movement. It caters to management development through training, education, research and consultancy needs of various co-operative organizations, government departments and other national bodies.

About the Programme

The International Programme on “Exposure Visit Programme in SHG, JLG and Farmers Collectives” (For CEOs and Senior Executives) at College of Agricultural Banking CAB, Pune during 22nd to 25th November, 2022. The programme was conducted in physical mode in VAMNICOM, Pune.

Shri. V G Sekar, Chief General Manager & Principal, CAB inaugurated the program in presence of Dr D Ravi, Consultant, CICTAB & Jt. Programme Director, VAMNICOM, Shri. Narayan, Deputy General Manager & Mrs. Puja Sharma, Assistant General Manager Faculty, CAB, Pune.

Shri. V G Sekar, Chief General Manager & Principal, CAB welcomed all the participants and set the climate by sharing his views about the SHGs & JLGs. He briefed the structure of SHGs & JLGs in India and also asked the Nepal participants to share structure & functions of SHGs & JLGs at their places.

Dr. D. Ravi, Consultant, CICTAB & Jt. Programme Director, VAMNICOM also interacted with participants. He briefed about the programme. On behalf of CAB, RBI Pune and CICTAB, the Programme Director conveyed gratitude to the guests and participants.

Glimpses of Inauguration of programme:





A total of 16 participants have attended the programme from two countries viz., Nepal (11) representing Nepal Federation of Savings and Credit Cooperative Unions Ltd. (NEFSCUN) & National Cooperative Federation of Nepal (NCF) & India (5) representing National Cooperative Union of India (NCUI), National Cooperative Agriculture and Rural Development Banks Federation Ltd., (NAFCARD)

For detailed List of Participants refer Annexure A.

Objective of the Programme

The broad objectives of the programme was:

1. To sensitize the participants to the concept of Self Help Groups (SHGs) and Joint Liability Groups (JLGs) as a supplementary credit delivery system / Financial inclusion of rural poor.
2. To equip the participants to develop effective linkages between Rural Financial Institutions and SHGs.

Coverage of the Programme

The training programme was for Senior Executives / Officers of Banks and Financial Institutions from Risk Management, Finance Departments of CICTAB member Institutions. The 4-day long programme comprised of 11 sessions of 1 hour 15 mins minutes duration each on the following broad topics:

- Self Help Groups - An overview
 - Concepts
 - Initiatives

- Trends & Progress, so far
- Self Help Groups under National Rural Livelihood Mission : Highlights, Features & Strategies adopted for Sustainability of SHGs
- Joint Liability Groups – Overview
- Case study on Financing Tenant Farmers through Joint Liability Groups
- SHGs, JLGs & Farmers Club
 - Initiatives of NABARD
 - Digitising SHGs - eShakti
- Farmers Producer Organisations : Concepts & Initiatives
- SHGs & JLGs in India – A practitioner’s perspective
- Discussion on Group Activity & Field Visits
- Role of SHGs in Sustainable Development (UNSDGs 2030)

- Training techniques – Functioning and Role of CICTAB
- Livelihood Promotion and Group Lending
 - Cross country experience
 - Best practices
- Group financing models
 - Country paper presentations
 Apart from sessions on the above topics, the participants also made Country paper presentations with reference to their respective organizations from India & Nepal along with presentation of the Action Plan.

Two hours **Visit to CAB Financial Literacy Centre & RBI Archives was arranged by programme director.**

One day field a field visit was arranged on November 24, 2022 for the participants, in collaboration with “BAIF Development Research Foundation”.

A pool of experts from CAB, Pune, with use of suitable teaching techniques and with intensive involvement of participants. Dr D Ravi Faculty, VAMNICOM & Consultant, CICTAB moderated the country paper presentation session. The participants from different organizations shared their experiences which was very insightful.

Detailed List of Faculty/Resource Persons involved in the program :

- Smt Puja Sharma, MoF, CAB
- Shri Narayan, MoF, CAB
- Guest Speaker from BAIF Development Research Foundation
- Dr. D. Ravi, Consultant, CICTAB

For detailed Programme Schedule refer Annexure B.

Session - I

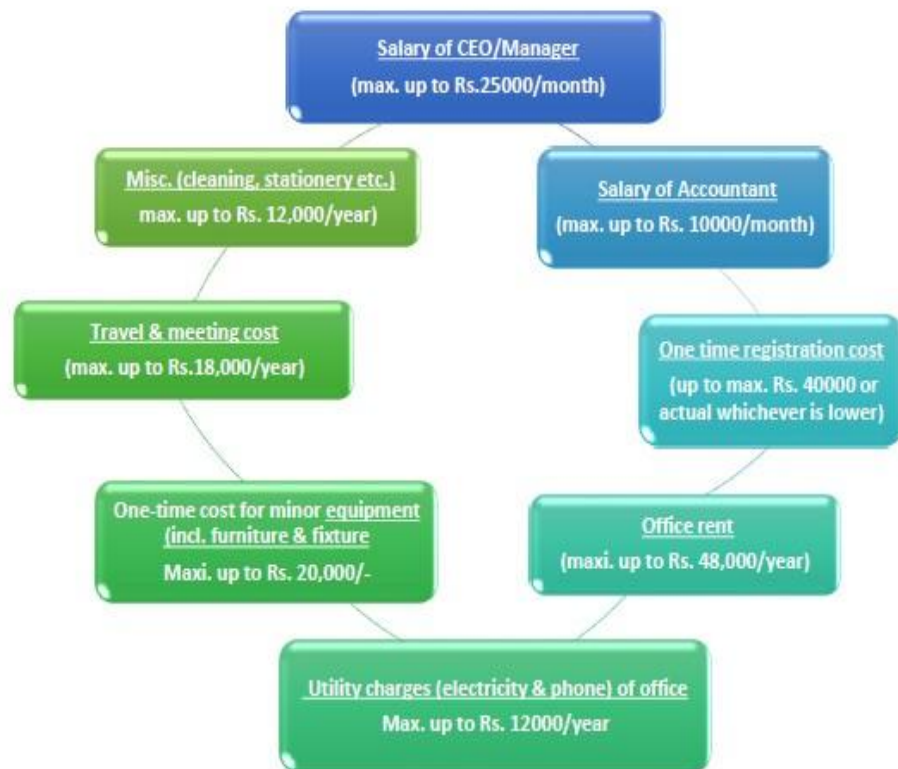
Topic : Self Help Groups - An overview

- Concepts
- Initiatives
- Trends & Progress, so far

Faculty/Resource person : Smt Puja Sharma, MoF, CAB

Smt Puja Sharma in her keynote addressed that how FPOs are helping the farmers to become technologically sound in the production of their produce and marketing. With the help of database she explained Banana Value chain with and without FPO. She explained about the Central Sector Scheme for 10000 FPOs. Further she had explained about the silent feathures of the scheme and guided how to form the FPOs with special focus on Small & marginal farmers, Women farmers, Women SHGs, SC/ST farmers and other Economically weaker categories. She had explained National Project management Agency (NPMA) & Institutional Framework very well with the help of beautiful diagrams. Further she had explained about the FPO Management cost and eligibility criteria for FPOs. Also explained about the Credit Guarantee Scheme for FPOs, Investment & Claim Settlement Committees & Eligible credit facilities under the scheme.

FPO
Management Cost



Session -2

Topic : *Self Help Groups under National Rural Livelihood Mission : Highlights, Features & Strategies adopted for Sustainability of SHGs*

Faculty/Resource person : *Smt Puja Sharma, MoF, CAB*

Smt Puja Sharma before starting the lecture briefed about the National Rural Livelihood Mission programme and started the session by Poverty alleviation programmes in India. Integrated Rural development Programme (IRDP) launched on October 2nd. 1980 all over the Country. The I.R.D.P. continued to be a major poverty alleviation programme in India for almost two decades. The objective of I.R.D.P. is to enable identified rural poor families to cross the poverty line by providing productive assets and inputs to the target groups. The assets which could be in primary, secondary or tertiary sector are provided through financial assistance in the form of subsidy by the Govt. and term credit advanced by financial institutions. The basic objective of it is to bring assisted poor families above poverty line - providing income-generating assets by bank credit and govt subsidy.

Session -3

Topic: *Joint Liability Groups – Overview*
Case study on Financing Tenant Farmers through Joint Liability Groups

Faculty/Resource person : *Shri Narayan, MoF, CAB*

Shri Narayan briefed about the Joint Liability Groups (JLG) is an informal group comprising preferably of 4 to 10 individuals for the purposes of availing bank loan either individually or through the group mechanism against mutual guarantee. He have taken case study on same topic. Participants made their groups and tried to solve the case study under the guidance of Shri Narayan sir.

Day 2: 23rd November 2022

Session -4

Topic: *SHGs, JLGs & Farmers Club*
- Initiatives of NABARD
- Digitising SHGs - eShakti

Faculty/Resource person: *Smt Puja Sharma, MoF, CAB*

Smt Puja Sharma started the session with the initiatives of NABARD taken for digitalization of SHGs.

- NABARD launched LEDP for end-to-end solutions for sustainable livelihoods
- SHG-BLP Strategic Advisory Board constituted in NABARD
- E-Shakti portal for digitisation of SHG records piloted in 2 districts.
- NABFINS registered as NBFC-MFI & commences operations

She further explained about NABARD that being the harbinger of the SHG movement in the country, NABARD has been providing policy support, support for training and capacity building of various stakeholders and for SHG formation/linkage/JLGs, etc. Refinance is also extended to banks on loans taken by SHGs. Policy support included provision of frameworks for opening Savings Bank Accounts in the names of SHGs

Women SHG member appointed as a banking agent is called Bank Sakhi. Bank Sakhis are part of the community, and thereby better placed to encourage uptake of the usage of financial services by other community members. NABARD has been supporting Micro Enterprise Development Programme (MEDPs) since 2006. The programme enables SHG members to be upskilled to take up income generating livelihood activities

Session -5

Topic: Farmers Producer Organisations : Concepts & Initiatives

Faculty/Resource person: Shri Narayan, MoF, CAB

Shri Narayan explained that FPO is one type of Producer Organization where the members are farmers. Small Farmers' Agribusiness Consortium (SFAC) is providing support for promotion of FPOs. PO is a generic name for an organization of producers of any produce, e.g., agricultural, non-farm products, artisan products, etc.

He further explained about the objectives of FPOs. Procedures to be followed for formation of FPOs. Documentation procedures and how NABARD is taking initiative for promotion of FPOs. He also shared the successful stories of FPOs in Maharashtra.

Session -6

Topic: SHGs & JLGs in India – A practitioner's perspective

Faculty/Resource person: Dr. Santosh Kumar, Associate Programme Manager

The faculty explained about the work done by BAIF that it has reached out to a large number of women farmers and entrepreneurs through its women centric interventions. BAIF's massive coverage and successful interventions makes it an experienced organisation to work for the empowerment of rural women. In the year 2016, BAIF realised the need of stepping forward to work for the economic inclusion of rural women in Haveli and Daund taluka of Pune district. This realisation came during the implementation of a separate project "Swachh Pani" supported by HSBC Software Development India Private Limited between 2016 and

2019. During the implementation of this project, many issues and needs of women came to the forefront. The women in this area were socially and economically neglected in the mainstream domain. It was only through Self Help Group based activities, that the women were able to make some financial savings or earnings but it was meagre. The socio-economic inclusion of the women in this area was negligible with limited means of improving their livelihoods. This situational analysis of the women, encouraged BAIF to bring a woman centric development programme to women of this area. Addressing social and economic conditions of the women was identified as a focus area by building their capacities and giving them economic opportunities in their respective villages.

Day 3: 24th November 2022

Session -7

Topic: Role of SHGs in Sustainable Development (UNSDGs 2030)

Faculty/Resource person: Shri Narayan, MoF, CAB

Shri Narayan explained the roll of SHGs with the help of case studies. In addition to it he explained financial aspects. SHGs have played an important role in enabling financial inclusion in rural areas. It has financially empowered rural women within the family and in local community. SHGs have the required social and financial capital to expedite India's economic growth.

He further explained that self-help groups are functioning as institutions of social change by promoting confidence among the rural women through training on accounting, repayments on time, book maintenance, women leadership, speaking with bank officials and gathering information on banking procedures, setting up Bye-laws for their own groups and following them, etc. Many Groups are linked with local Banks and the financial goal of the rural poor is met with the self-disciplined model of development.

Session - 8

Topic: Training techniques - Functioning and Role of CICTAB

Faculty/Resource person: Dr. D. Ravi, Consultant, CICTAB

Dr. D. Ravi explained brief about the CICTAB. How it is initiated, roll of CICTAB in training, which are the member institutions of it, how much training programmes CICTAB have did. He also requested participants to share about their institutes. Further he has made the groups of participants- 4 participants in each group. He has given them task to develop a four day training programme outline. All groups have presented their tasks. In that way he made session very interesting and encouraged participants to show their leadership skill.

Field Visit

The field visit to BAIF was organized with an interaction to provide an exposure to the participants to the functioning, issues and challenges etc. of a SHG through a visit to one of the SHGs/NGOs/SHPIs. Accordingly, a field visit was arranged on November 24, 2022 for the participants, in collaboration with "BAIF Development Research Foundation".

BAIF Development Research Foundation has been impacting rural lives through its livelihood and climate-resilient programmes for more than 55 years. The operations are spread across 93,738 villages of 325 districts of 13 states including 59 aspirational districts. It has merged the Gandhian approach to rural prosperity with climate change mitigation and adaptation strategies. The organization has a strong human resource base comprising of a multidisciplinary team of professionals, researchers, thematic experts and field practitioners (source: BAIF website)

On behalf of BAIF Development Research Foundation, Smt Sujata Kangude arranged an interactive session of participants with the members of SHGs working in and around Uruli Kanchan area. The women (45 approx) belonging to the 60-65 SHGs of the Sankalp Federation, interacted with the participants in the community hall of BAIF Community Health Centre. SHG members shared the challenges faced by them and how they overcame them, their experiences, memories about group formation and success stories. Participants interacted with the SHG members to understand their experience and approaches towards formation and evolution of the group. Participants appreciated the contribution of SHGs in making the women self-dependant and confident to effectively contribute towards the well-being of the member families and the society. Participants also understood that self-confidence, public speaking skills, financial management etc. are some skills which the women could develop after becoming a member.

After a two hours long interaction, the participants visited a Milk ATM machine and a retail outlet of the Sankalp Federation where various products made by the women SHGs were sold.

On behalf of CAB, RBI Pune and CICTAB, the Programme Director conveyed gratitude towards all the members of Sankalp for such lively interaction and to BAIF for making the arrangements.

Glimpses of Sankalp Federation:



Day 4 : 25th Nov. 2022

Session -9

Topic: Livelihood Promotion and Group Lending

- Cross country experience

- Best practices

Faculty/Resource person: Shri Narayan, MoF, CAB

Shri Narayan explained about the Livelihood Promotion and Group Lending and shared the best practices followed in SHGs & JLGs. He also shared the cross country experiences with the participants.

Session -10

Topic: Group financing models

- Country paper presentations

Faculty/Resource person: Dr D. Ravi

Dr d Ravi has given the task to participants to prepare the group financing models for their institutions. He has shared all the guidelines regarding the preparation of financial model.

Group of participants from Gujarat shared the journey of Gujarat State Coop. Agriculture & Rural Development Bank Ltd. This bank is also called as KHETI bank in Gujarat. Bank was registered under the Saurashtra Land Reforms Act of 1949, and thereby to ensure speedy implementation of this enactment. Accordingly, this Bank was formed in a co-operative fold on the lines of mortgage banking as elsewhere in the country. In its initiate stage of lending, this bank gave loans to nearly 56,000 tenants cultivators amounting to Rs. 2.64 crores and thereby it enabled them to become owners of the land tilled by them for years. Thus for the first time in the country, the land reforms measurers of the state government were successfully and speedily implemented through the media of Land Mortgage Bank. Thereafter this bank undertook mortgage banking activities by giving loan to farmers for various agricultural and allied activities. The Bank is committed to provide banking services with speed, comfort and convenience. The progress allowed by the bank can be attributed to the collective efforts made by the management and team work of its staff under able guidance of the Board of Directors.

Group of participants from Kerala shared the journey of Kerala State Cooperative Agricultural and Rural Development Bank. The KSCARD Bank has, in fact, come a long way since the formative year when it focused primarily on the redemption of prior debts of rural farmer. The accent has switched over to the production oriented financing policy, which involves long term loans for development needs.

The Bank started with 4 Primary Banks in 1956 and the federal structure is now established with 76 PCARDBs in all the 76 Talukas in Kerala. Through its wide range of loan schemes, Bank provides credit support to all walks of life to the poor farmers in the State.

KSCARD bank has 14 Regional offices in 14 Districts of Kerala, two zonal Inspection offices in North and south, an established training Institution in Ernakulam and the Head Office of the Bank in the heart of Thiruvananthapuram City.

Group of participants from Kerala shared the journey of the National Cooperative Federation of Nepal (NCF) is the apex body of cooperatives of all types and levels in Nepal. NCF was founded on June 20, 1993 based on the universally accepted cooperative values and principles. It functions as a bridge between cooperatives and the government at the national and international levels and leads the cooperative movement of Nepal.

NCF is the leading advocate for the cooperative movement at the national policy level. In coordination with cooperative organizations at different levels, NCF was able to endorse the cooperative sector as the third pillar of the economic development in the Constitution of Nepal 2015. After the state restructuring, a three-level government is envisaged which consists of federal, provincial and local level governments. To adapt to the new federal structure, the Cooperative Act 2017 was promulgated and came into effect. NCF has been instrumental to provide tangible feedback regarding national cooperative policies and programs to strengthen cooperatives and to promote an inclusive, equitable and sustainable development of the country.

Valedictory Session

Valedictory Session of the training programme was graced by Dr Hema Yadav, Director, and CICTAB & VAMNICOM in presence of Dr D Ravi, Consultant, CICTAB & Faculty, and VAMNICOM.

The international programme was lauded by all the participants as well as the resource persons. The participants were quite interactive and shared their own ideas and queries regarding application Treasury Management in agricultural cooperatives & rural financing institutions enhancing the overall learning of all the participants making the programme successful. The programme was well appreciated by the participants in the feedback session as well.



CICTAB Secretariat

1. Dr. Hema Yadav, Director
2. Dr. D. Ravi, Consultant
3. Mr. Sujit Kundu, Accounts Officer
4. Ms Kalyani Sahoo, Programme officer
5. Ms. Smita Kadam, Research Associate
6. Mrs Usha Kulkarni, Stenographer
7. Mr. S.S. Shivade , Jr. Clerk
8. Mr. J.B. Gaikwad, Asst. Accountant
9. Mr Shivsagar Patil, Jr. Clerk
10. Mr. Suresh Salvi, MTS
11. Mr. Nitin Koli, MTS

**International Programme on
"Expsoure Visit Programme in SHG, JLG and Farmers Collectives"**
(For CEOs and Senior Executives) at College of Agricultural Banking CAB, Pune
(22nd to 25th November, 2022)

LIST OF PARTICIPANTS

Sr. No.	Name & Designation of the participants	Address of the Organization	Mobile No.	Email ID	
	Nepal			15.11.22	
1	Gangaram Tiwari	NEFSCUN - Yuwa Sangam Saving and Credit Cooperative Society Ltd Siyari-1 Rupandehi	977 9857034517	newbaba@gmail.com	
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6	Guru Prasad Dhakal	NEFSCUN - Kavrepalanchock district federation Saving and Credit Cooperative Ltd Banepa 7 , Kavrepalanchock	977 9851132732	gurudhakal2@gmail.com	
7	Bishal Dhakal	NEFSCUN - Nobel Savi ng and Credit Cooperative Ltd Banepa 7 , Kavrepalanchock	977 9860838208	bishaldhakal2022@gmail.com	
	India				
8	Mr. Kardani Rohitkumar Laxmidas Manager	NAFACARD - The Gujarat State Co-Operative Agriculture & Rural Development Bank Ltd.	8238034109	Rohit.kardani@gs cardb.org	29758429 8132
9	Mr. Nilesh Bababhay Prajapaty Asst. General Manager	NAFACARD - The Gujarat State Co-Operative Agriculture & Rural Development Bank Ltd.	9824546583	nileprajapati@gmail.com	35981662 7168

Sr. No.	Name & Designation of the participants	Address of the Organization	Mobile No.	Email ID	
10	Ms. Brinda R. Regional Manager	NAFCARD – Kerala SCARD Bank, Thiruvananthapuram, Kerala	9446749826	r.brinda@ymail.com	790565196099
11	Ms. Sindhu R. Nair General Manager I/c	NAFCARD – Kerala SCARD Bank, Thiruvananthapuram, Kerala		Sind_39@rediffmail.com	482399159068
12	Mr. Rakesh Kumar Dua CEO, DCB, Saharnapur	NCUI – Samvarg Pradhikari Sahakari Bank Kendiryat Seva, C/o UP Cooperative Bank Ltd., 2-Mahatma Gandhi Marg, Lucknow	9412131435 / 9917312606	Rakeshdua63@gmail.com	506543493766
13	Mr. Mohammad Akhtar Khan, Member, Board of Director	NCF, Nepal- Saino Mutipurpose Cooperative Ltd.			
14	Ms. Krishna Khatri, Member, Board of Director		9848100892		
15	Ms. Sita Ghartimagar, Member, Board of Director				
16	Ms. Maya Kshetri, Member, Board of Director				



Annexure B

CENTRE FOR INTERNATIONAL COOPERATION AND TRAINING IN AGRICULTURAL BANKING (CICTAB)

Exposure Programme on SHG, JLG and Farmers Club (Collaboration – CICTAB)

November 22-25, 2022

(CICTAB -NIBM-VAMNICOM)

TIME TABLE

November 22, 2022		
9.45 – 10.15	Registration and Discussion on programme objectives	Programme Director
10.15 – 10.45	Welcome Address Inauguration of the programme	Shri V G Sekar, CGM & Principal, CAB Dr. Hema Yadav, Director, CICTAB Channel Coordinator and Programme Director
10.45 – 11.00	Entry Level Questionnaire	Programme Director
11.00 -11.30	Group Photograph & Tea Break	
11.30 -13.00	Self Help Groups - An overview - Concepts - Initiatives - Trends & Progress, so far	Smt Puja Sharma, MoF, CAB
13.00 – 14.00	Lunch Break	
14.00 - 15.15	Self Help Groups under National Rural Livelihood Mission : Highlights, Features & Strategies adopted for Sustainability of SHGs	Smt Puja Sharma, MoF, CAB
15.15 – 15.30	Tea Break	
15.30 – 16.45	Joint Liability Groups – Overview Case study on Financing Tenant Farmers through Joint Liability Groups	Shri Narayan, MoF, CAB
November 23, 2022		
09.45 – 10.15	Recap	Programme Director

10.15 – 11.30	SHGs, JLGs & Farmers Club - Initiatives of NABARD - Digitising SHGs - eShakti	Smt Puja Sharma, MoF, CAB
11.30 – 11.45	Tea Break	
11.45 - 13.00	Farmers Producer Organisations : Concepts & Initiatives	Shri Narayan, MoF, CAB
13.00 – 14.00	Lunch Break	
14.00- 15.00	Visit to CAB Financial Literacy Centre & RBI Archives	Programme Director
15.00 -16.15	SHGs & JLGs in India – A practitioner’s perspective	Guest Speaker from BAIF Development Research Foundation
16.15 – 16.30	Tea Break	
16.30- 17.00	Discussion on Group Activity & Field Visits	Programme Director
November 24, 2022		
09.45 – 10.15	Recap	Programme Director
10.15 - 11.30	Role of SHGs in Sustainable Development (UNSDGs 2030)	Shri Narayan, MoF, CAB
11.45 -13.00	Training techniques – Functioning and Role of CICTAB	Dr. D. Ravi, Consultant, CICTAB
13.00 – 14.00	Lunch Break	
14.00 -18.00	Field Visit to a SHG	Programme Director
November 25, 2022		
9.45 -10.15	Recap	
10.15 – 11.30	Livelihood Promotion and Group Lending - Cross country experience - Best practices	Shri Narayan, MoF, CAB
11.30 – 11.45	Tea Break	
11.45 – 13.00 & 14.00 - 15.15* (Lunch Break : 13.00 -14.00)	Group financing models - Country paper presentations	Participants Consultant, CICTAB Programme Director
15.15 – 15.30	Tea Break	
15.30 – 16.45	Exit Test, Feedback & Valediction	Principal, CAB Director, CICTAB CC & Programme Director

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