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HEADS: Sarada Block SHG Federation
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Foundation for Sustainable Development, an international organization that supports local grassroots organizations around the world, assigned me to work with an NGO called Human Employment Ability Development Society (HEADS). HEADS seeks to create equal opportunities for marginalized members of rural and tribal communities and enable them to liberate themselves from poverty and build sustainable livelihoods. To bring its vision to life, HEADS plans and implements various programs dealing with women's empowerment, health and microfinance. Although HEADS just recently started its microfinance program around the district of Udaipur within the past two years, HEADS has initiated some creative microfinance strategies to empower self-help groups (ten to twenty persons, usually women, who engage in "income-generation programs") around the region.

Over the course of nine weeks, HEADS assigned me to revise their annual report and other English documents, to work on project proposals and to develop a five-year operational manual for the formation of a self-help group (SHG) federation. Although revising some of the organization's documents proved tedious at the beginning of the internship, this task forced me to familiarize myself with the NGO. After proofreading these documents, I set out to start my main project, the five-year operational manual for the establishment of an SHG Federation in Sarada Block.

In India in the 1970s, some pioneering NGOs, such as MYRADA, the Association of Sarva Sewa Farms (ASSEFA), and PRADAN, adopted the self-help group (SHG) model to implement their economic and social empowerment programs to motivate the poor to engage in "income-generation programs."¹ According to the SHG model, the rural poor pool their savings and disburse loans to members who can demonstrate that they can run successful income-generation programs. Due to their small size, SHGs had little bargaining power with banks and government bodies, and they encountered

¹*SHG Federations in India: Emerging Structures and Practices*. New Delhi: Sa-Dhan Microfinance Resource Center, 2004. 20.

problems leveraging funds from the formal banking sector to expand their income-generation programs. As SHGs started to multiply across India, many NGOs struggled to continue providing capacity-building inputs and guidance at the same level of quality that they had previously provided to their first SHGs. Some NGOs had difficulty developing effective withdrawal strategies and ensuring the sustainability of their SHGs.

Some NGOs noticed these shortcomings and sought to fix them by establishing an apex level body, called a federation, which would assume many of the roles NGOs played for SHGs. HEADS envisions its SHG Federation to improve women's rights in Sarada Block, generating awareness about harmful social practices and gender discrimination. In addition, when the federation is fully functional, it will begin a retailing business, selling grains, oils, FMCGs, clothes, seeds, fertilizers, pesticides and other goods; it will also offer financial services, such as credit and insurance, to member SHGs.

To write the operational manual, I conducted interviews with staff members and researched past models of SHG federations in India on the Internet. At times, the interviews were frustrating. Holding interviews with staff members, some of whom knew only basic English phrases, proved difficult. In addition, since HEADS was still developing a federation philosophy at the time, some conceptual questions I had about the structure of the federation remained unanswered. Random power outages during the day slowed down worker productivity, but workers learned to cope with the situation. Fortunately, when I left India, I left the organization with an 80% completed operational manual.

Although I did not entirely complete my main project, I hope that my work benefited HEADS and its future endeavors. My English skills helped HEADS write professional-sounding English documents. From drafting the operational manual, I had the opportunity to practice my research skills and learn more about emerging ideas in the field of microfinance. With the operational manual, HEADS should have a more coherent vision for its SHG federation and a practical implementation model.

I can think back to my experience at HEADS and point out various areas where I could have improved in my work. I could have included more microfinance literature into the manual, or I could have created training modules to make the manual more practical. If one defines success as accomplishing one overarching goal, then I would say I was not successful at HEADS. In the field of development, however, this definition of success has to be qualified. Development is a slow process that requires a great deal of patience and energy. Development workers need to measure their success against accomplishing the little goals, or else they will inevitably grow frustrated and jaded. If a tractor comes on the day it was projected to arrive, that needs to be considered a success. Or if a person shows up to a meeting on time, that too can be considered a success to some extent. I had a series of small successes. I did a substantial amount of research on the federation model, interviewed almost all of my co-workers about the federation in Sarada Block, and compiled all of my research into a 50-plus page document. I hope that all of these small successes I had will help the field workers in Sarada Block to appropriately equip the poor with the necessary tools to take advantage of more opportunities to climb out of poverty.