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Critical Review of Financial Inclusion in G20 Countries with Focus on India



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Critical Review of Financial Inclusion - In G20 Countries with Focus on India

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Preface

India has been gaining prominence on the international stage as one of the fastest growing economies of the world and as a leader of the South-South Cooperation Framework. Through platforms such as BRICS, G20 and IBSA, India finds itself in a position to influence and shape the Post 2015 Development Agenda. In order to make its voice representative at these forums, it is imperative that the experiences and concerns of India's voluntary sector be taken into account. At the same time, the voluntary sector in India also needs to understand the intricacies of global issues and the debates and processes that have a cascading effect on it.

In this context, VANI coordinated studies on four thematic issues, namely, Inclusive Growth, Financial Inclusion, Sustainable Development and Corruption and Governance with its partner organisations. The four reports which were produced as a result of these studies are intended to provide critical inputs to the Post-2015 Development Agenda from the voluntary sector in India and for this purpose; they will be fed into line ministries and international networks.

It was felt that the reports be condensed into comprehensive albeit succinct policy briefs for wider dissemination. The policy briefs were further translated into Hindi. It is our hope that through these policy briefs, we can help engage, educate and impact small and grassroot organisations in India by addressing the lacunae that exist among them about the policies and decision making processes at an international level and present the voice of the sector, domestically and globally.

Harsh Jaitli
Chief Executive Officer

Partner Organisation	Author/s	Thematic Issue	Title
Wada Na Todo Abhiyan	Mr. Rahul Banerjee	Inclusive Growth	Bringing People In From The Cold- Ensuring Inclusive Growth in India
Development Alternatives	Development Alternatives	Sustainable Development	Sustainable Development In India- Review And Way Forward
Society for Participatory Research in Asia	Mr. Manoj Rai	Corruption and Governance	Corruption and Governance In India- Current Status And Way Forward
Confederation of Voluntary Associations	Dr. Mazher Hussain, Mr. Roberto G. Lescrauwaet, Mr. M. Murali Krishna	Financial Inclusion	Critical Review of Financial Inclusion- In G20 Countries With Focus On India

Financial Inclusion

Financial Inclusion (FI) means ensuring delivery of financial services like bank accounts for savings and transactional purposes, low cost credit for productive, personal and other purposes, financial advisory services, insurance facilities (life and non-life) etc. for all citizens- especially the poor and marginalised.

Advantages of Financial Inclusion

Financial inclusion broadens the resource base of financial systems by including large sections of the population, especially the poor and the marginalised which leads to a manifold increase in the capital available to the banking system. By bringing low income groups within the perimeter of formal banking sector, it also protects their financial wealth and mitigates the exploitation of vulnerable sections by usurious money lenders in exigent circumstances.

An inclusive and robust banking sector is a must for the development of economies as agriculture, trade and industry depend on the banking sector for their growth.

Financial Inclusion in G20 countries

G 20 Countries: Comparative Analysis of Percentage of Financial Inclusion

Developing Economies	Account at a formal financial institution (%)	Account at a formal financial institution, female (%)	Account at a formal financial institution, bottom 40% (%)
Argentina	33	32	23
Brazil	56	51	40
China	64	60	47
India	35	26	27
Indonesia	20	19	10
Mexico	27	22	12
Russia	48	48	40
Saudi Arabia	46	15	37
South Africa	54	51	41
Turkey	58	33	51
Mean percentage	44.1	35.7	32.8

G 20 Countries: Comparative Analysis of Percentage of Financial Inclusion			
Developed Economies	**Account at a formal financial institution (%)**	**Account at a formal financial institution, female (%)**	**Account at a formal financial institution, bottom 40% (%)**
Australia	99	99	98
Canada	96	97	93
France	97	97	96
Germany	98	99	98
Italy	71	64	68
Japan	96	97	95
Rep. of Korea	93	93	89
United Kingdom	97	98	96
United States	88	84	82
Mean percentage	92.78	92	90.56

An overview of all the G 20 countries reveals that the following Meta issues are common to the member countries:

1. All countries, including the developed with very high percentages of financial inclusion have low or inadequate levels of financial literacy among the population- especially the poor and in remote areas, thereby preventing people from universally benefiting from financial institutions.

2. Geographical spread of most countries makes it difficult for people in rural and remote areas to gain access to banking facilities.

3. Low income groups, irrespective of their location are excluded from financial institutions.

4. Due to financial crises and failures of banks, people in some countries are losing faith in formal financial institutions and are withdrawing their money from banks and finding alternate avenues for saving. Six of the G 20 countries are facing this problem and they include three developing countries viz. Argentina, South Africa and Saudi Arabia and strangely three developed countries beginning with none less than America followed by Italy and France.

However it seems possible to address the issue of Financial Inclusion in all the G 20 countries through adoption of the following five strategies:

a) Introduction of Financial Education as part of all school, college and adult literacy programs.

b) OD facility to all citizens to tide over periods of financial stress and there by eliminate necessity to approach informal finance and loan sharks.

c) Dedicated staff in banks for Financial Inclusion and subsidy from the governments for social banking initiatives.

d) Enlisting Para Banking entities like SHGs, Cooperatives, Post offices etc. for greater penetration into rural and remote areas.

e) Enhance use of technology, especially internet and mobile to overcome constraints of large geographical areas.

f) More transparency and greater regulatory control over financial institutions and the banking system to prevent financial crises, failures of banks and retain the trust of people in formal financial services.

Financial Inclusion in India: A Critical Review

Commercial Banks, Co-operatives and Informal Finance

Even after 67 years of Independence, India remains an under banked country- only 58% of the Indian Households and only 31% of the Indian population have bank accounts in 2013 and the average Bank Branch per one Lakh population in India is only 10.4.

Moreover, almost 43 per cent of rural households continued to rely on informal finance in 2002.

The most important reason for continuation of an informal rural credit market is that the existing financial institutions tend to restrict their lending amounts to agricultural activities as agriculture is considered a risky sector. Those in the rural credit market prefer to use informal sources of credit despite the fact that the interest rates are much higher. Informal sources do not insist on punctual repayment as banks or cooperative societies do, are willing to lend money more freely without collateral and there are generally no intricate and complicated rules governing the granting of loans by these sources.

Financial Inclusion - RBI Policy Initiatives

The Government of India (GoI) and the Reserve Bank of India (RBI) have adopted innovative policy initiatives to facilitate an increase in access to banking services.

RBI has adopted a bank-led model and removed all regulatory bottle necks in achieving greater financial inclusion in the country. Further, for achieving the targeted goals, RBI has created conducive regulatory environment and provided institutional support for banks in accelerating their financial inclusion efforts.

The RBI also adopted "socially coercive" policies such as mandating banks to open at least three branches in an unbanked rural or semi-urban area for every new branch they opened in an already banked area. As a result of such policies, there was a good spread of the banking sector into rural areas and as on 31 March 2013, there were 1, 02,343 Bank branches of which 37,953 (37%) were in rural areas, 27,219 (26%) in semi urban areas, 19,327 in Urban centres and 17,844 in Metros.

Other than directing credit to hitherto unbanked geographical regions, the RBI also tried to influence the sector of bank lending by identifying priority sectors such as agriculture and related activities and small-scale and cottage industries.

Under the new Financial Plan starting from 2013, the focus has been expanded to ensure that the banking network is utilized not just for offering deposit and remittance products, but also for extending other products viz., credit, which can help make the business more viable for banks.

Key Initiatives for Financial Inclusion

Relaxation in KYC (Know Your Costumer) Norms

RBI relaxed and simplified KYC norms to facilitate easy opening of bank accounts, especially for small accounts with balances not exceeding Rs. 50,000 and aggregate credits in the accounts not exceeding Rs. 1, 00,000 a year. Further, banks are advised not to insist on introduction for opening bank accounts of customers and are allowed to use Aadhar Card as a proof of both identity and address.

Increased Access to Banking in Rural Areas

Compulsory Requirement of Opening Branches in Un-banked Villages: Banks are directed to allocate at least 25% of the total number of branches to be opened during the year in un-banked rural centers with populations of between 5,000 and 9,999 and less than 5000.

Further, RBI simplified Branch Authorization Policy, to address the issue of uneven spread of bank branches by considerably relaxing the branch opening norms for banks to the extent that banks do not require prior permission to open branches in centers with population less than 1 lakh, they only have to report having done so.

Basic Saving Bank Deposit (DSBD) Accounts

Banks have been advised to make available Basic Savings Bank Deposit Accounts (BSBDAs) for all individuals with zero minimum balance and provide facility of ATM card/Debit card. With this, the existing impediments of minimum balance maintenance, bank charges, etc. are removed and it has become a right for every eligible Indian citizen to open basic savings account with banks.

Also, as part of its Annual Budget initiatives, the Government of India announced on 11th July 2014 that 15 crore new bank accounts would be opened as part of financial inclusion initiative that would provide an Over Draft facility of Rs. 5,000 to all these account holders. This will entail that the public sector banks will have to make available a whooping Rs.75,000 crores to cover all the poor and marginalised sections of the country. If this scheme is indeed introduced successfully, this will indeed open up a new chapter in the history of financial inclusion in India!

Business Correspondents (BCs)

With the objective of ensuring greater financial inclusion and increasing the outreach of the banking sector, banks are allowed to use the services of Non-Governmental Organisations (NGOs), Self Help Groups (SHGs), Micro Finance Institutions (MFIs), Farmers' Clubs, cooperatives, community based organisations (CBOs), IT enabled rural outlets of corporate entities, Post Offices, insurance agents, well functioning Panchayats, Village Knowledge Centres, Agri Clinics/ Agri Business Centers, Krishi Vigyan Kendras and KVIC/ KVIB units and other Civil Society Organisations (CSOs) as intermediaries in providing financial and banking services through the use of Business Facilitator and Correspondent models.

ICT and ATMs

In order to provide efficient and cost-effective banking services in the un-banked and remote corners of the country, RBI directed commercial banks to provide ICT (Information Communication Technology) based banking services – through BCs. The number of ICT-based transactions through BCs increased from 26.52 million in March 2010 to 250.46 million in March 2013. Along with this, the total number of ATMs in rural India witnessed a CAGR (Compound Annual Growth Rate) of 30.6% during March 2010 to March 2013. The number of rural ATMs increased from 5,196 in March 2010 to 11,564 in March 2013.

Financial Inclusion Plan (FIP) and Financial Literacy Centres (FLCs)

Public and private sector banks had been advised to submit Board approved three year Financial Inclusion Plans (FIP) starting from April 2010. These policies aim at keeping self-set targets and the RBI monitors these plans on a monthly basis. Banks have been advised that their FIPs should be disaggregated and percolate down to the branch level to ensure the involvement of all stakeholders in the financial inclusion efforts.

In June 2012, revised guidelines on Financial Literacy Centres (FLCs) were issued with the advisory that all rural branches of scheduled commercial banks should scale up financial literacy efforts through conduct of outdoor Financial Literacy Camps at least once a month, to facilitate financial inclusion through provision of two essentials i.e. ‘Financial Literacy’ and easy ‘Financial Access’. Accordingly, 718 FLCs have been set up by end of March 2013 and a total of 2.2 million people have been educated through awareness camps / choupals, seminars and lectures during April 2012 to March 2013.

Licensing of New Banks

The present round of licensing new banks is essentially aimed at giving further fillip to financial inclusion efforts in India. Financial inclusion plan would be an important criterion for procuring new bank licenses. The banks have to comply with the priority sector lending targets and sub-targets as applicable to the existing domestic banks.

The new banks will have to open at least 25 per cent of their branches in unbanked rural centres (population up to 9,999 as per the latest census) to avoid over concentration of their branches in metropolitan areas and cities which already have adequate banking presence.

Cooperative Banks, Urban Cooperative Banks (UCBs), Regional Rural Banks (RRBs), Local Area Banks (LABs)

The cooperative credit structure in India consists of 32 State Cooperative Banks (SCBs), 370 District Central Cooperative Banks (DCCBs) and 92,432 Primary Agricultural Credit Societies (PACS) as on 31 March 2013. Further there are 1,606 UCBs, 64 RRBs and 4 LABS facilitating financial inclusion.

Non Banking Financial Companies (NBFCs)

There are around 12,225 NBFCs as on March 2013, which could be conceptually construed as semi-banks undertaking predominantly credit /investment activities.

Micro Credit Mechanisms

a) **Growth in SHG-Bank Linkage:** This model helps in bringing more people under sustainable development in a cost effective manner within a short span of time. As on March 2011, there are around 7.46 million saving linked SHGs with aggregate savings of Rs.70.16 billion and 1.19 million credit linked SHGs with credit of Rs. 145.57 billion (Source: NABARD, Status of Microfinance in India). SHG model helps in poverty reduction & women empowerment as more than 60 per cent of SHGs consist of members belonging to Below Poverty Line families.

b) **Growth of MFIs:** Though RBI has adopted the bank-led model for achieving financial inclusion, certain NBFCs which were supplementing financial inclusion efforts at the ground level, specializing in micro credit have been recognized as a separate category of NBFCs as NBFC-MFIs. At present, the RBI has approved around 30 MFIs. Their asset size has progressively increased to reach Rs. 19,000 crore as of the end of September 2013.

Key Reasons for failure to achieve Priority Sector Targets

Some banks still do not fulfill the Priority Sector targets primarily for four reasons:

i) Lack of awareness among the members of the public about their entitlement to bank credit under priority sector stipulations.

ii) Bank officers are not oriented and sensitised to the issues of poverty and the imperative for engagement in social banking apart from commercial banking.

iii) Unwillingness to put in extra effort required for processing Priority Sector loans that are mostly of very small volumes starting from a few thousands. Even in priority sector lending, the focus is more for loans of high amounts which enables easy achievement of targets and less documentation work.

iv) The Myth that the poor default on loan repayment while the business and corporate groups repay properly when the facts and an assessment of Non -Performing Assets (NPA) figures of banks show that it is Corporate and Industry (C&I) who are the biggest risks and defaulters and not the poor or middle class borrowers.

If at all the poor default, it is at the behest and misguidance by the political parties who announce write off of loans before elections for petty electoral gains. Consequences: Leads to wrecking of the financial discipline of the poor who default with the expectation of loan waiver announcements, enhances their adverse reputation with banks and financial institutions and causes unnecessary and avoidable stress on the financial resources of the country.

Reasons for non-implementation of Financial Inclusion: Issues & Challenges

- Lack of effective governance has been one of the major reasons for slow progress in implementing Financial Inclusion initiatives.
- Regulatory Governance to Self-Governance:

  The regulator should not be required to micro manage the principles on which Financial Inclusion model operates. This can be achieved in through self regulation and abottom up, participatory approach.
- Lack of accountability and a problem of attitude of the staff- especially at the field level. There is a need to punish the non-performers and incentivize the performers in the system.
- The banks need to take ownership of the model and ensure continuous and full support to the Business Correspondents at the ground level.
- The number of transactions in many accounts opened by the BCs, remain unimpressive.
- Low or untimely remuneration paid to BCs/CSPs;

India: Recommendations for Effective and Universal Financial Inclusion

For effective implementation of Financial Inclusion to ensure universal coverage in India, the following issues and challenges need to be addressed:

Issues

1. **Low Credit Share of Rural Areas:** Although, in terms of number of branches, rural areas now account for nearly 30% of total branches of scheduled commercial banks, the share of rural credit accounts for less than 10% of total credit. Government and Banks should initiate steps to arrange for more access to credit for the poor and also increase the credit absorption capacity in rural areas by promoting employment and other opportunities.

2. **Adequate Coverage and Credit for Migrants:**

   - Migrants are facing difficulties in opening bank accounts. RBI and

Commercial banks need to take care of the needs of the migrant population in their financial inclusion plans. Revised KYC Norms are a help in opening bank accounts but much more needs to be done to ensure access to credit from banks for the migrants sector.

- Easy and cheap remittance facility for migrant population is of paramount importance and would be a good measure of the extent of financial inclusion achieved.

3. **Agriculture Advances:** While the number of farmers' accounts with SCBs' increased from just 63 lakh in March 2006 to 176 lakh in March 2010; in terms of credit, farmers with land holdings 'above 5 acre' accounted for largest share of 44% of total bank credit. To achieve meaningful financial inclusion, banks should give priority for small farmers as compared to large farmers while sanctioning credit.

4. **MSME – Financial Exclusion:** The statistics based on 4th Census on MSME sector (2006-07) revealed that only 5.18% of the units (both registered and unregistered) had availed finance through institutional sources, 2.05% got finance from non-institutional sources. The majority of units i.e., 92.77% had no finance or depended on self-finance. Specific targets, like in the case of agriculture, should also be fixed to ensure that at least 50% of the MSME Sector (specially micro and small) gain access to formal sources of credit within the next 5 years and all are covered with in 10 years.

5. **Differential Rate of Interest (DRI) Loans:** As per RBI stipulations, all banks are to give at least 1% of their total outstanding advances to those below poverty line to carry out their petty businesses. However it is extremely shameful that even this measly target is not being honoured at all and the average for the banks is less than 2 percent of the target defined.

6. **Focus on Inclusion of Minorities:** Targets should be fixed for every branch and compliance should be made mandatory (at the cost of disciplinary action) to ensure that the target of the bank to disburse 15% of the advances of the priority sector to the minority community is achieved.

7. **Financial Inclusion in Urban Areas:** Generally, the focus for financial inclusion has been the rural poor and urban areas are being neglected. Systems should be evolved and bank wise targets fixed to ensure total financial inclusion of the urban poor in a specified time frame.

8. **BSBD Accounts:** It is reported that nearly half of the BSBD accounts are dormant. For effective use of BSBD accounts the OD facility of Rs. 5000 announced by GoI for all account holders on 11th July 2014 should be publicized and implemented and government should use BSBD accounts for all financial transactions with all BSBD account holders.

Policy Initiatives Required

1. **Adequate Publicity of Priority Sector Targets and Entitlements:** Banks and the government should launch a massive and sustained publicity campaign to ensure that all citizens become aware of their right to be included in the formal financial world and their entitlement to bank credit.

2. **Financial Education in School and College Curriculum:** Modules on financial literacy should be introduced from high school onwards as part of the syllabus to ensure widespread and systematic understanding of the functioning of the world of finance and the entitlements of citizens to the collective financial assets available with the banks and other formal financial structures.

3. **Human Face of Banking:** To deal with the rural and urban poor who are mostly illiterate or semi-literate, banks need to initiate perspective building programs to frontline staff and managers as well as to BCs on the human side of banking. It is observed that the syllabi for training of bank officers does not have any courses on orientation to the issues and causes of poverty or the criticality of financial inclusion of the poor for the empowerment of the marginalized as well as for development of society and strengthening of the national economy.

4. **Vernacular Languages:** All banking transactions including different forms should be made available in vernacular languages to facilitate extensive Financial Inclusion.

5. **Tailor Made Services:**

   - Banks should design tailor made and innovative products to cater to the requirements of poor in rural and urban areas at affordable rates.

   - To wean away rural and urban poor from borrowing from money lenders, banks should develop simplified credit disbursement procedures and also flexibility in their work processes and documentation requirements.

6. **Less Documentation:** Most poor and lower middle class people in rural or urban areas do not have documents like rental deeds, trade licenses and audited account statements etc. Directives should be issued to all banks to process all DRI and Micro loans only on the basis of the relaxed KYC norms and without insisting on any additional documents like the ones listed above.

7. **Outdated and Redundant Conditionality:** Some of the Circulars and Directives issued by the RBI and the Government of India are outdated or redundant and hinder financial inclusion instead of facilitating. A detailed study should be conducted of all the prevailing conditionalities and requirements to weed out all the out dated and redundant directives and ensure that only the bare minimum and appropriate stipulations are formulated and enforced in all processes and procedures dealing with financial inclusion. These should also be compulsorily revisited, and if required, revised within specific time frames- preferably three years.

8. **Dedicated Bank Staff- Accountability and Incentives:** Banks do not have any dedicated staff for priority sector nor is there any accountability on any one from the staff for non or under performance in the priority sector.

   Well defined processes should be laid down to ensure that all loan forms are accepted online or at the branch level, receipts are given, processing is ensured within specific periods and loans sanctioned or reasons for rejection are communicated in writing. Further, there should be incentives and dis-incentives for the performances of all the staff connected with priority sector lending.

9. **Orientation of Staff in Social Banking and their Network with Government Departments in Approval and Recovery of Loans:** Bank staff is not given adequate and proper orientation and training in importance of inclusive growth, criticality of effective social banking and the need to invest in the priority sectors for holistic economic growth, national integration and a peaceful society founded on principles of all round justice.

   Further, the selection process for beneficiaries for loans under government schemes is done in the absence of Bankers by the government officials and these government officials do not help Banks in the process of recovery of loan amounts from the borrowers who were given loans under government schemes. Synergy and organic networking and mutual accountability is imperative between banks and the concerned governments if the targets under the priority sector lending are to be effectively achieved and loans are to be recovered in time and in total.

10. **Government should Subsidise Processing and Recovery Costs:** As priority sector lending entails processing of very large numbers of loan application forms and their verification and involves additional efforts to reach out to large numbers for recovery in cases of default, much more staff is required for social banking. Hence as the cost to the banks for social banking is much more and adversely impacts their profitability, they do not assign the required staff and in the process all aspects for proper implementation of financial inclusion suffer.

    As banks are essentially commercial enterprises, they cannot operate at a loss. It is proposed that the government should subsidise all additional costs incurred in the implementation of social banking for effective and optimal attainment of financial inclusion.

Strengthening of Processes

1. Orientation and Facilitation of BCs

- BCs are not making enough income and have to be adequately compensated so that they are sufficiently incentivized to promote financial inclusion as a viable business opportunity.

- Banks should open small brick and mortar branches at reasonable distances to provide the required assistance to BCs for cash management, effective supervision and costumer care.
- Banks should initiate suitable training and skill development programs for BCs effective functioning.

2. **Use of PACs and Primary Cooperatives as BCs:** PACs penetration in rural areas is far more than that of bank branches. Banks may make use of this largest rural network of cooperatives as business correspondents. Recent NABARD circular also envisaged that PACs can be utilized as BCs for CCBs/SCBs.
3. **Ultra Small Branches:** Ultra Small Branches may be set up between the base branch and BCs to provide support to about 8-10 BC units at a reasonable distance.
4. **SHG-Bank Linkage - Penetration and Outstanding:** Although SHG-Bank Linkage model is successful in rural areas, it has not spread evenly throughout India, the spread is poor especially in the financially excluded regions namely central and north-eastern. Further, outstanding bank loans against SHGs accounted for only 1.93% of gross bank credit as on March 31, 2011. It was observed that SHGs are not getting loans from banks even after more than one year of its formation and group activities in some cases. Bank and branch wise targets should be fixed to ensure appropriate flow of credit to SHGs.
5. **Private Sector Banks: Need to open more branches in rural areas:** In the case of private sector banks, rural branches accounted for just 13.3% of their total branches in March 2013 (while in the case of public sector the same stood at 33.1%). There is an imperative need to ramp up the number of rural branches by the private sector banks.
6. **Penetration of RRBs in Financially excluded Regions:** Though RRBs have more presence in central (30.7% as on March 2012) and eastern regions of India (23.1%), financial exclusion is more acute in these regions and hence requires greater penetration.
7. **Post-offices:** Post offices (POs) are closest to the rural people

compared to bank branches. As on March 31, 2011, there were 1,54,866 post offices in India, of which 1,39,040 (89.8%) were in rural areas. All round efforts should be made to ensure that Post Offices play a greater and more active role and become BCs for the benefit of all stake holders.

8. **White Label ATMs:** RBI has already started allowing eligible private entities to establish White Label ATMs. There is a need to facilitate extensive proliferation of such ATMs in rural areas.

9. **Private Corporate Initiatives through CSR (Corporate Social Responsibility):** A few large private corporates have undertaken projects such as E-Choupal / E- Sagar (ITC), Hariyali Kisan Bazar (DCM), Project Shakti (HUL), etc. with good results. More corporates should be encouraged to undertake financial inclusion programs in their areas of operation through CSR initiatives of their companies.

10. **Technology Applications:** Banks need to create extensive ICT enabled environment to achieve Universal Financial Inclusion. They should enhance their ATM network in rural and un-banked areas and utilize domestic Rupay cards for small ticket transactions in rural areas. The RBI muct operationalize the options for SMS based funds transfer for expansion of mobile banking in the country.

11. **Scalability of CBS Platform:** In order to handle the growing amount of work due to intensive financial inclusion efforts of the country, banks/RRBs should ensure scalability of their CBS platforms.

12. **Infrastructure Development:** For up-scaling financial inclusion, adequate infrastructure such as digital and physical connectivity and uninterrupted power supply are prerequisites. Out of six lakh villages in India, around 80,000 villages have no electricity and the constraints of electricity directly impact the working of banks and inhibit initiatives for financial inclusion.

For detailed report, please visit VANI website: www.vaniindia.org

LIST OF VANI PUBLICATIONS

- Civil Society Accountability Principles and Practice (India Toolkit) (English)
- Enabling environment for Voluntary Organisations A Global Campaign (English)
- Model Policies for International Good Governance in Voluntary Organizations
- The Hand Book in Good Governance for the Voluntary Sector
- Status of the Voluntary Sector in India A Report
- Status of the Voluntary Sector in India (Primer) English & Hindi))
- Civil Society Engagement in Aid Effectiveness Discourse
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"The Heinrich Böll Stiftung / Foundation (HBF) is the Green Political foundation from Germany, affiliated to the "Greens/Alliance '90" political party represented the Germany's federal parliament. Headquartered in Berlin, and with 30 international office today, hbs conducts and supports civic educational activities and projects worldwide.

HBF understands itself as a green think-tank and international policy network, working with governmental and non-governmental actors and focusing on gender equity, sustainable development, and democracy and human rights.

With a presence in New Delhi since 2002, the HBF India office coordinates the interaction with stakeholders and partners in the country. Its programme focus areas include climate and resource policy, socio-economic policy from a gender perspective, the dynamics of democracy, and India's role in the new global order."

About VANI

Voluntary Action Network India (VANI) is an apex body of the Voluntary Organisations.

- Founded in 1988 to act as a promoter/Protector and collective voice of the voluntary sector.
- Base of 8000 non-governmental organisations spread in 25 states of India.
- Resource Centre for publications, research work, articles, important documents and information about and related to the voluntary sector.

Objectives:

- As a platform, to promote voluntarism and create space for voluntary action.
- As a network, attempt to bring about a convergence of common sectoral issues and concerns for building a truly national agenda of voluntary action in India. In addition, facilitate linkages of various efforts and initiatives of the Indian voluntary sector, which succeed in strengthening a united and sustainable movement of change.
- An an association, work towards fostering value based voluntary action and long term sustainability especially amongst our members.

Areas of work

- Promoting practices of good governance in the voluntary sector.
- Strengthening networks
- Articulating independent voices of the sector.
- Research and advocacy of policies and law effecting the voluntary sector.

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