

**MYRADA**

*Rural Management Systems Series*  
*Paper - 30C*

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## **Guidelines For The Evaluation Of Self-Help Groups**

### **(To decide if MYRADA's involvement can be phased out)**

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We are often asked how we decide when a group can begin to function on its own without day-to-day contact with MYRADA. 'Phasing out' does not happen suddenly; it is a gradual process. When groups are new our staff are present at almost all their weekly meetings. This is followed by a period over which our Training Staff provide regular trainings to the group members on group development, income-generating programmes, credit management, common fund enhancement, documentation and book-keeping, responsibility sharing for group administration, establishing linkages with other institutions, and awareness on various social and developmental issues. All these training programmes have a bearing on the groups' day-to-day functioning. Meanwhile, our staff slowly reduce their presence at group meetings to once or twice a month or even less.

There comes a point when our staff stop attending group meetings of the older groups altogether. If the groups do require our assistance once in a while, they come to our Office and ask for it rather than the other way around. Our contacts with these groups may be at Federation/Apex Body meetings of which they are members. We have had instances where older groups requiring training inputs are even paying some faculty charges; in other cases, some of the group members themselves are providing training to other groups, independent of MYRADA. The audit of group accounts is also paid for by the groups themselves.

A single staff member, who can only work with 10 to 15 groups at the initiation stage, can now support over 50 groups once they reach this stage of managing most or all of their affairs independently.

Total discontinuation of all forms of contact results in some of the groups deteriorating or collapsing. After a decade of experience in working with self-help groups, MYRADA has realised that many groups do need a 'rallying point'; a psychological reassurance that "some one out there is interested in us". We, therefore, recommend staying in touch through Federations/Apex Bodies but interactions are far less frequent and qualitatively different. The Guidelines that follow are an indicative check list of whether that stage is reached.

**Section A :**

Name of the group : \_\_\_\_\_

Address of the group: \_\_\_\_\_

Membership composition and number of members :

Men : \_\_\_\_\_

Women : \_\_\_\_\_

Total : \_\_\_\_\_

Month and year of group formation/Age of the group :

\_\_\_\_\_

Funds available with the group as on date of this evaluation :

<u>Source</u>	<u>Amount</u>
<u>Membership fees</u>	_____
<u>Members' savings</u>	_____
<u>Interest on loans</u>	_____
<u>Bank interest</u>	_____
<u>Fines</u>	_____
<u>Donations</u>	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
TOTAL	=====

*(Section B follows)*



9. The total Common Fund in the group (minus borrowed capital) amounts to atleast Rs.1,000/- per member.

Score : \_\_\_\_\_

Comments : \_\_\_\_\_

10. The ratio of fund deployment (loans advanced to members) between productive and other purposes is not less than 60:40.

Score : \_\_\_\_\_

Comments : \_\_\_\_\_

11. Atleast 50% of the group members (or their families) possess a regular source of income.

Score : \_\_\_\_\_

Comments : \_\_\_\_\_

12. The group is in contact with other institutions for technical and/or financial resource mobilisation.

Score : \_\_\_\_\_

Comments : \_\_\_\_\_

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*(Section C follows)*



This section has YES/NO responses. Negative responses have to be given serious consideration in deciding whether to phase out of the group.

1. Does the group have any liabilities against MYRADA ?  
Yes : \_\_\_\_ No : \_\_\_\_  
Comments : \_\_\_\_\_
  2. Has the group undergone the full training syllabus with minimum 80% attendance in each session ?  
Yes : \_\_\_\_ No : \_\_\_\_  
Comments : \_\_\_\_\_
  3. Is the group following its rules and regulations properly, with sanction and control mechanisms ?  
Yes : \_\_\_\_ No : \_\_\_\_  
Comments : \_\_\_\_\_
  4. Is the group following collective decision-making processes ?  
Yes : \_\_\_\_ No : \_\_\_\_  
Comments : \_\_\_\_\_
  5. Does the group have a clear vision and plans for the future ?  
Yes : \_\_\_\_ No : \_\_\_\_  
Comments : \_\_\_\_\_
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*(Section E follows)*

