This paper is not typical of the papers that are usually brought out under the RMS Series. However, it is not completely atypical either. While it is not a document of experiences, it does constitute a body of guidelines that have evolved over the past five years through experiences related to the growth and development of self-help groups.
groups in whose formation and functioning MYRADA has had a major role to play. In that sense, it is in continuity with RMS paper 15 (Characteristics that can describe a sangha as “good”) and RMS Paper 17 (Guidelines for the financial management of MYRADA CMGs). It has drawn from some of MYRADA’s earlier published papers and documents and has been written in direct response to the various issues raised and needs expressed - as described below - by bankers, NGO staff, government officers, and other such people whom MYRADA has been fortunate in interacting with, and who share an interest and commitment towards the well-being of self-help groups. The contents of this paper summarise the collective efforts of MYRADA staff and of the SHG members themselves in developing these guidelines. It is divided into several segments, each addressing a specific area of concern. Each segment has been separately numbered so that it is complete in itself and can stand on its own.

The papers that constitute this document have been earlier brought out in various forms by various MYRADA Projects and circulated to interested persons through training programmes and as reading material. Unfortunately, they have sometimes been appropriated by persons who have used them to generate texts of their own, without acknowledging MYRADA. We are happy if our documents are of use to people; that is why we share them as widely as we can. However, if they are to be reproduced in any form, we would appreciate that MYRADA be acknowledged.