Guidelines For The Evaluation Of Self-Help Groups

(To decide if MYRADA’s involvement can be phased out)

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:

<table>
<thead>
<tr>
<th>Gender</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
<td>_____</td>
</tr>
<tr>
<td>Women</td>
<td>_____</td>
</tr>
<tr>
<td>Total</td>
<td>_____</td>
</tr>
</tbody>
</table>

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

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

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership fees</td>
<td></td>
</tr>
<tr>
<td>Members’ savings</td>
<td></td>
</tr>
<tr>
<td>Interest on loans</td>
<td></td>
</tr>
<tr>
<td>Bank interest</td>
<td></td>
</tr>
<tr>
<td>Fines</td>
<td></td>
</tr>
<tr>
<td>Donations</td>
<td></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
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</tbody>
</table>

(Section B follows)
Section B: Essential criteria that the group must fulfil

Score ‘1’ if point is fulfilled and ‘0’ if not. There are no scores in-between.

These criteria must be essentially present in every group; Even if one is not present, it means the group requires focused attention for some more time.

1. The group is meeting regularly without being asked or reminded.
   Score: _______
   Comments: _______________________________________

2. There is at least 80% attendance at any given meeting.
   Score: _______
   Comments: _______________________________________

3. Loans are available to all members and not just the same few.
   Score: _______
   Comments: _______________________________________

4. There is a regular rotation of leadership and responsibility-sharing.
   Score: _______
   Comments: _______________________________________

5. Regular savings are made by all members.
   Score: _______
   Comments: _______________________________________

6. The amount of delayed repayments of loan instalments by members to the group is not more than 20% of the group’s total outstanding loan amount; the length of such delays in repayment is not exceeding 12 months in any single case.
   Score: _______
   Comments: _______________________________________

7. There are no delayed instalments of loan repayment from the group to any external source of loans.
   Score: _______
   Comments: _______________________________________

8. The group’s documents and books of accounts are well-maintained, without any assistance from MYRADA.
   Score: _______
   Comments: _______________________________________
9. The total Common Fund in the group (minus borrowed capital) amounts to at least 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. At least 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: ________________________________

______________________________________________

(Section C follows)
Section C: Optional criteria that the group may fulfil

Score ‘1’ if point is fulfilled and ‘0’ if not. There are no scores in-between.

These criteria are optional; they need not be considered in deciding whether to withdraw from a group unless the evaluator has some specific concern in mind.

1. The group has at least one trained promoter and access to the services of other trained promoters (e.g., in accounts, health and mid-wifery, etc.)
   Score: _______
   Comments: _______________________________________

2. The group is a member of a local Federation of similar groups (Apex Body).
   Score: _______
   Comments: _______________________________________

3. The group has an adequate place to meet where all are allowed to enter.
   Score: _______
   Comments: _______________________________________

4. The group is successfully managing at least one Group Income Generating Programme.
   Score: _______
   Comments: _______________________________________

5. The group has implemented some community action programmes and is capable of continuing to do so independently.
   Score: _______
   Comments: _______________________________________

6. The group has successfully conducted literacy, numeracy, and functional education classes for its members.
   Score: _______
   Comments: _______________________________________

7. The group is involved in promoting some social and cultural activities among its members and the community.
   Score: _______
   Comments: _______________________________________

8. The group has made at least one effort to promote social justice and/or prevent the exploitation of its own members by others.
   Score: _______
   Comments: _______________________________________

   (Section D follows)

Section D: Other critical points
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: ________________________________

(Section E follows)
Section E: Summing Up

1. Essential criteria:
   - Maximum points obtainable: 12
   - Minimum points obtainable: 0
   POINTS OBTAINED BY THIS GROUP: ________________________________

2. Optional criteria:
   - Maximum points obtainable: 8
   - Minimum points obtainable: 0
   POINTS OBTAINED BY THIS GROUP: ________________________________

3. Evaluator’s main observations: ________________________________
   ________________________________
   ________________________________
   ________________________________
   ________________________________

4. Evaluator’s recommendations regarding phasing out by MYRADA:
   ________________________________
   ________________________________
   ________________________________
   ________________________________

___________________________   ________________________________
Date of evaluation       Signature of Evaluator