**MYRADA** 

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## **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 nu	mber of members :		
	Men	:	
	Women	:	
	Total	:	
Month and year of group formati  Funds available with the group as			:
Source	Amount		
Membership fees			
Members' savings			
Interest on loans			
Bank interest			
<u>Fines</u>			
<u>Donations</u>			
<del></del>			
TOTAL	=======		

(Section B follows)

## **Section B: Essential criteria that the group must fulfil**

Score  ${\bf '1'}$  if point is fulfilled and  ${\bf '0'}$  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 <u>focused attention</u> for some more time.

1.	The group is meeting regularly without being asked	d or reminded. Score :
	Comments :	
2.	There is atleast 80% attendance at any given meeting	ng. 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 respon	nsibility-sharing. Score :
	Comments :	
5.	Regular savings are made by all members.	Score :
	Comments :	
6.	The amount of delayed repayments of loan instal group is not more than 20% of the group's total out length of such delays in repayment is not exceeding case.	tstanding loan amount; the
		Score :
	Comments :	
7.	There are no delayed instalments of loan repayme external source of loans.	
	Comments :	Score :
8.	The group's documents and books of accounts are any assistance from MYRADA.	e well-maintained, without
	Ç	Score :
	Comments:	

9.	The total Common Fund in the group (minus borro atleast Rs.1,000/- per member.	•
	Comments :	Score :
10.	The ratio of fund deployment (loans advanced productive and other purposes is not less than 60:40.	to members) between
	Comments :	Score :
11.	Atleast 50% of the group members (or their families) of income.	possess a regular source
	Comments :	Score :
12.	The group is in contact with other institutions for teresource mobilisation.	echnical and/or financial
	Comments :	Score :
		(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 atleast one trained promoter and access trained promoters (e.g., in accounts, health and mid-w	
	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	e allowed to enter. Score :
	Comments :	
4.	The group is successfully managing atleast one Gro Programme.	oup Income Generating
		Score :
	Comments :	<u></u>
5.	The group has implemented some community action capable of continuing to do so independently.	
	Comments :	Score :
6.	The group has successfully conducted literacy, nureducation classes for its members.	meracy, and functional
		Score :
	Comments :	
7.	The group is involved in promoting some social and c its members and the community.	_
	Comments :	Score :
8.	The group has made atleast one effort to promote	
·	prevent the exploitation of its own members by others	•
	Comments :	Score :
		(Section D follows)

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**Other critical points** 

**Section D**:

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 MY	'RADA?			
		Yes :	_ No:_		
	Comments :				
2.	Has the group undergone the full training attendance in each session?	syllabus	with n	ninimum	80%
		Yes :	_ No:_		
	Comments :				
3.	Is the group following its rules and regulatio control mechanisms?	ns proper	rly, with	ı sanction	and
		Yes :	No:		
	Comments :				
4.	Is the group following collective decision-mak	ing proces	sses ?		
		Yes :	_ No:_		
	Comments :				
5.	Does the group have a clear vision and plans f	or the futu	ure?		
		Yes :	_ No:_		
	Comments :				

(Section E follows)

<b>Section E</b> :	Summing Up		
1.	Essential criteria:		
	Maximum points obtainable Minimum points obtainable POINTS OBTAINED BY THIS GROUP	: :	12 0
2.	Optional criteria:		
	Maximum points obtainable Minimum points obtainable POINTS OBTAINED BY THIS GROUP	: :	8
3.	Evaluator's main observations :		
4.	Evaluator's recommendations regarding	phasing	out by MYRADA:
Date	of evaluation	Signatur	e of Evaluator