

**the myrada
experience**



a manual for

Capacity Building of Self-help Affinity Groups



third edition

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THE MYRADA EXPERIENCE

**A MANUAL
FOR
CAPACITY BUILDING
OF SELF-HELP AFFINITY GROUPS**

THIRD EDITION

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Foreword

Supporting poor people to realise their potential is a critical component of MYRADA's intervention strategy. This support takes the shape of training in appropriate livelihood and management skills as well as in the formation of institutions that are appropriate to the resource that people decide to manage. This Manual deals with the latter - it seeks to build the institutional capacity of people's groups; it is meant mainly for field staff who are actually involved in training the Self-help Affinity Groups (SAGs). Briefly, this manual seeks to promote MYRADA's Mission - **Building Institutions of the Poor**. MYRADA also invests in capacity building of its own staff so that they are equipped to provide training to the people with whom the organisation works.

Though the major people's institutions which this manual targets are the Self-help Affinity Groups, large parts of the manual are also used to build the capacity of Watershed Management Institutions which in many areas function similarly to SAGs; a few modules are also useful to train the Management Committee of the Community Managed Resource Centres (CMRCs).

The number of skills/livelihood training and institutional capacity building programmes conducted by MYRADA staff for our people – the poor in nearly 5000 villages – shot up in the late eighties to an average of 2200 a year; by the mid nineties the annual average was 4300, and in 2005 it was 22,000. Besides these, MYRADA responds to an increasing demand for training of staff from other institutions including Banks, Government staff, and NGOs both from India and abroad; an average of 1000 such programmes are conducted annually for these institutions. To reduce the pressure on MYRADA, experienced and qualified staff have been deputed on long term training assignments to Zilla Panchayats, Government sponsored projects in Haryana, the Indian Institute of Management Bangalore, and on short-term assignments to Uttar Pradesh, the North-Eastern States of India, Cambodia, Myanmar, Indonesia and East Timor.

With regard to the training programmes conducted for staff of other institutions, MYRADA does not fix and publicise its training schedules inviting participants from various institutions. It organises programmes in response to requests from organisations and requires that each organisation send at least 15-20 staff for whom a programme is tailor-made; this ensures a critical mass of people who can take ideas forward. MYRADA offers training in specific areas where it has had breakthroughs in the field. These areas are in - promoting self-help affinity groups and watershed associations, arid zone development, participatory methodologies/strategies for visioning, planning, budgeting and implementing programmes monitoring impact, NGO management (to set up financial and organisational systems), reproductive and child health and strategies to reduce the prevalence of HIV/AIDS. The faculty is mainly the staff of the MYRADA training Centres called Centres of Institutional Development and Organisational Reform (CIDORS), from experienced Project Staff, and where required drawn from other institutions.

Since MYRADA considers that people who have actually succeeded in setting up and sustaining their own institutions and managing their livelihood sources are the best resource persons, all MYRADA's training programmes are conducted in the field where participants can interact with people who are proud of their achievements; such people make excellent resource persons. Many modules in this manual require both the presence and resource input of people who have had experience in managing their own SAG. This is the main reason why MYRADA's 12 major training centres and dozens of sub-centres are all in the rural areas, and situated in the midst of the project areas from where the participants

can interact with functioning SAGs and other CBOs. There are no Training Centres in and around Bangalore where MYRADA does not manage any programme.

Over the past three years MYRADA has withdrawn from several areas leaving behind Community Managed Resource Centres (CMRCs) - many of which have become financially self reliant. CMRCs are managed by one senior MYRADA staff and a Management Committee elected from representatives of 100-120 SAGs and Watershed management Associations. Most of these CMRCs have selected experienced members called Community Resource Persons (CRPs) from the CBOs who now undertake training programmes wherever requested. There are over 1500 CRPs in the 72 CMRCs which have emerged in MYRADA's projects.

As far as the Self-help Affinity Group strategy is concerned, a short history is in place here. During 1984-85, MYRADA made several studies related to the structural causes of rural poverty. Dependence on credit was identified as one of the major factors that resulted in the poor losing land, failing to build up capital, and increasing their dependence on those who had several sources of income. The poor had limited access to credit from formal institutions. On the other hand, the official institutions dispensing credit were subject to political decisions and pressures, lack of capital and initiative, inappropriate credit policies and norms, and a general sense of decay. During the same period some of the Cooperative Societies that MYRADA had formed broke up due to poor (and corrupt) leadership. Members of these societies met MYRADA staff and offered to return the money they had borrowed from the cooperative to MYRADA. MYRADA instead suggested that since they came in small groups where they trusted each other, why not work as a group and return the money to the smaller group. In response to this situation MYRADA decided to support the groups to set up an alternative credit system owned and managed by them.

MYRADA's initiative started in 1985 when it fostered an alternate credit system managed by small groups which were called Credit Management Groups (CMGs). With NABARD's grant of Rs. 1 million in 1987 to train the groups and match their savings, CMGs were renamed Self-help Groups (SHGs) built around a degree of "affinity" among the members. As these SHGs grew in confidence and became agents of change, they attracted the additional label of "Credit-Plus" institutions. However, with the Government adopting the SHG strategy in the late 90s and setting targets, there was an explosion of SHGs most of which were not based on 'affinity' but more on externally identified criteria that made people eligible for a "scheme"; there was also the accompanying pressure to provide grants to the SHGs without any institutional capacity building support. In fact, even though Government programmes promoting SHGs did provide considerable funds for institutional capacity building, very little of these funds were spent on training the SHGs. MYRADA decided in 2000 to call the genuine groups 'SAGs' (Self-help Affinity Groups) to focus on affinity - which is based on the relations of trust and mutual support that bind the members together. This Manual seeks to build on this "affinity" which existed before MYRADA's intervention. The Modules seek to increase this social capital so that the members of the group are able to take up new responsibilities to build a broader livelihood base and to influence change at home and in society. This strategy flows from MYRADA's belief that it is not enough to teach people to fish when they cannot reach the river; their path is obstructed by hurdles of caste, class, gender, dependency resulting in exploitation, illiteracy and ill-health, and when they reach the river others have captured the fishing rights. The poor need to organise themselves into institutions of which they have control in order to meet and overcome these challenges in their own way at their own pace.

When the pilot project initiated by NABARD and MYRADA started in the mid-eighties (1987), it was based on three pillars: the NGO, which identified the affinity group and trained it; NABARD which provided the

NGO (MYRADA in this case) with a grant to train the groups and to match their savings, and the Banks which would come into the picture if the pilot project succeeded; their role would be to extend a line of credit to the SAGs without asking for the purpose of the loan to individual members. NABARD agreed that the official norms which restricted loans to tangible assets and "unit costs" would not be imposed; the groups could lend for any purpose including various types of "consumption", without any ceiling on the interest rates; the SAGs could decide whether to be formally registered or not; in either case, they would have to abide by a set of norms which are required for any organisation to grow and survive. MYRADA assisted each group to develop these norms. The SAGs started with regular savings, deposited in a group common fund from which they advanced loans and managed repayments for at least six months before bank loans were extended. The Banks would lend directly to the SAG and not through an intermediary.

Between 1985-1992 MYRADA continued to foster SAGs in all its projects covering three States to train them and to match their savings with the NABARD grant. NABARD conducted several studies during the years 1989-90; the major one was an assessment of transaction costs of various models: a) lending to individuals (IRDP), b) lending to individuals in groups (Joint Liability Groups/Grameen Bank Groups), and, c) imputed costs of extending one loan to the whole group with adequate and regular savings, at least three months of lending experience and which had received adequate institutional capacity building training. Here the group members decide on the purpose size of loans and schedule of repayments. (the SAG-Bank Model) These studies showed clearly that the model where an institution advanced one loan directly to the group (the SAG-Bank Linkage Model) was the most cost effective. These findings resulted in the Reserve Bank of India's policy of 1990 allowing and encouraging Banks to promote a linkage programme and the NABARD guidelines of 1991, which provided a framework of operations. Finally in 1992 NABARD launched the SHG-Bank Linkage Programme which took a few years to take off but then rapidly became a national programme; it is today the largest microfinance programme in the world.

The demand to train NGOs and Bank staff involved in fostering SAGs as well as to train SAGs directly both in India and abroad has encouraged MYRADA to pull together this Training Manual. This is the product of the training teams in our Projects and at Head Office who have shouldered the responsibility of training all these years. The Manual is therefore a part of MYRADA's Experience. It was put together through several workshops with an average participation of 35 staff involved in training; their contribution has been acknowledged elsewhere. This training manual together with the **Manual For Finance and Management of Self-help Affinity Groups** provides the trainer with adequate support material to offer a balanced and comprehensive training package. This manual has been translated (and adapted where required) into Hindi, Bangla, Bahasa Indonesia, Kannada and Tamil.

It is but fitting that this Manual should be dedicated to the Members of MYRADA's Board who have supported and guided this major innovative programme through the years. They are: Shriyuths M.A.S.Rajan, T.R.Satishchandran, M.V.Rajashekar, K.R.Ramachandran, B.N.Yugandhar, J.C.Lynn, S.S.Meenakshisundaram, K.R.Shenoy, and Smt.Sobha Nambisan.

Aloysius Prakash Fernandez
March 8, 2006
Bangalore

Introduction

MYRADA's Mission 'to build appropriate institutions of the poor' has driven us to intensively train and handhold Self-help Affinity Groups (SAGs) promoted or supported by the organisation. The capacity building process is focussed on the education of SAGs and their members to participate from positions of strength in public and private spaces, and to determine both the means and ends of their progress. This Manual was originally written in the context of MYRADA's experiences with SHG promotion in 1998 when self-help groups were almost unheard of. Times have changed and the country boasts of the existence of millions of SHGs and a simple pilot on MYRADA's Projects in the late 1980s is now a mainstream development strategy embraced by a wide range of development actors, the government being the most prominent. Today's challenges are to take the SHG approach to various parts of the country and the world, with scale, speed, and quality. The growth of the SHG movement must retain the strengths of the idea – those of affinity, self-help, discipline, effective financial management, financial inclusion for the poor, and empowerment in its true sense.

Development projects often expect returns on their programmes without adequately investing in the development and nurturing of people's institutions. While at the surface the rationale for training self-help groups seems all too evident, in reality it means different things to different people – evident in the budgets set aside for SHG training in various SHG 'Projects' (ranging between Rs. 600 - 20,000 per group!). Projects can easily reduce SHGs into subcontractors in programmes, conduits for microcredit, mere statistics, expected only to last till the projects do. Today, it has become imperative to reclaim the concern for the quality and health of self-help groups for they are autonomous organisations, instrumental in our bid to achieve larger human development goals.

Having worked with Self-help Affinity Groups for over two decades now, MYRADA understands that much investment is required to facilitate even simple functions within a group. There are immediate needs to train SAGs to conduct effective meetings, describe the concepts of thrift and revolving fund management. The group needs support (much as large corporations often do) to develop norms, to sort out differences of opinion that arise, to decide who gets a loan in the group and how much. Withdrawal of a development intervener is a real issue – we have seen projects close down and donor priorities change. It becomes necessary to build the capacities of SAGs beyond credit or group process management. Many of us have been pampered with two decades of formal education, and yet find it difficult to keep our accounts, calculate simple interest or face a bank manager. How much more difficult it must be for an illiterate woman who has never stepped out of her home unaccompanied to manage an SAG as a going-concern? The capacity building efforts for SAGs are not to indoctrinate them into a certain way of thinking but to release their potential as individuals and as members of an institution so that they will contribute to making their families and their communities more equitable, just, and responsible.

History of SAG Training in MYRADA: The entire process of building and training SAGs was a co-learning process for MYRADA and the groups. In 1989, with the Rural Training Centre (RTC) Project in Talavadi, MYRADA's focussed approach to training SAGs began and the first training designs grew out of the various meetings and workshops held in Talavadi. As the number of SAGs grew and the SAG idea began to spread across the country and the world, MYRADA's training role increased exponentially. The manual became inevitable. Thus in 1998, a large group of trainers gathered together to develop the rudiments of this manual. For MYRADA it was not about developing a training manual; the process of arguing endlessly

over the content and philosophy behind every module also helped us understand our own SAG promoting activities better. The first edition of the manual in 2000 went beyond best practice in the organisation; it became the aspiration and benchmark for our training function and the manuals to come.

Systematising of our SAG-training has helped us to reach out to more and more institutions - both SAGs and their promoters. In 1998, when the manual was in the pipeline, MYRADA used to conduct 4700 training programmes a year. By 2000, the number had risen to 6000 and this was the time the SHG movement took off in Southern India. SAGs began to form spontaneously in MYRADA's project areas and the sudden explosion in the number of groups provided an opportunity for MYRADA to train a large number of Community Resources Persons (CRPs) from the SAG community. In 2005 over 22,000 training programmes were held in MYRADA; the CRPs are the backbone of the effort. While SAGs in MYRADA undergo training in a wide range of topics we have chosen to keep this manual small and focussed on modules dealing with the management of the SAG as an organisation.

With the movement of several donors away from South India, MYRADA is working with tight budgets just when the absolute numbers of SAGs needing capacity building services have increased five-fold. This has opened new opportunities for MYRADA and the Community Based Organisations that it has promoted. SAGs, Watershed Management Associations and MYRADA have together set up Community-Managed Resource Centres (CMRCs) which provide a wide range of services to SAG members and the other people in the community for a fee. CMRCs are social enterprises providing demand based services for an average of 120 CBOs in a compact geographical area. CMRCs are MYRADA's strategy for withdrawal from intensive engagement in a community and to allow for more community managed and directed initiatives. This edition of the training manual has an introductory module on CMRCs and we hope to develop the idea further in the years to come.

Preparing this training manual: The Training Manual was produced using a modified "writeshop" (a Writing Workshop) methodology that we learnt from our partner, the International Institute for Rural Reconstruction (IIRR). It took us four writing-workshops, several gallons of tea, and 7500 hours of arguments and participatory discussions to produce this manual. Each workshop had about 30-35 participants, both experienced trainers and greenhorns. In each workshop, sub-groups of participants with varied backgrounds chose a set of topics to discuss and develop into training modules. Armed with a simple checklist the groups worked out the modules. Each module was presented to the plenary, and invariably modified or enriched in some sense. A small group of people transcribed the various modules on to a word processor overnight. In every subsequent workshop, the edited versions of the modules prepared in the previous workshops were critiqued and modified further. The modules have therefore undergone between three and eight rounds of editing. What stood out by far as an indicator of the interest of the MYRADA staff in preparing this manual is that in every workshop the attendance was always 20% higher than expected, and there was always someone feeling a bit left out.

Ms. K. Mamata Krishna joined us to work on the manual and handled much of the writing and editing work of the first edition. The entire manual was then reviewed by senior staff, including the Executive Director, to ensure that the product held together. The Second and Third Editions have incorporated some of the changes in the content and presentation of the Modules.

What we have to offer: In all, the final product is quite different from what we had conceived initially, and we sincerely wish that you treat the manual only as a starter. The manual has been designed with

enough margins on pages for you to make notes and jot down new ideas. In essence, we would like to see it as an evolving manual, your manual. The Third Edition includes the more references and background material. We have truncated some modules and expanded some others to reduce redundant material and introduce ideas that have evolved recently.

This manual has 24 modules and includes a guide to its usage and a list of resources that you may find useful as a trainer. With 24 modules, the manual is indeed a long one, but we have had to leave out several topics like health, legal issues, ecology and environment, enterprise management, Panchayat Raj Institutions, and several more. We felt that enough material was already available under these topics and we restricted ourselves to the basics. As a companion manual, you can refer to "The MYRADA Experience: A Manual for Finance and Management Systems for Self-help Affinity Groups" for clarity on Bookkeeping in SAGs. The methodology for training is provided in this manual.

Who is it for? The SAG Training Manual is meant for any person or institution involved in promoting SAGs. We have tried hard to make it simple, with sufficient instructions to guide a new trainer and all modules can be handled by our Community Resource Persons as well. However, we stress that if you are not a trainer, then this manual will not provide you with basic training skills that are a prerequisite for training non-literate persons in a participatory manner. Additionally, you must be well versed with the concepts of Self-help Affinity Group promotion – with sufficient experience of working with groups on the field. Many aspects of handholding are not included in this manual.

Staff of MYRADA are drawn from three South Indian states and English turned out to be our Lingua Franca. Our training sessions are conducted in the appropriate local language and we welcome you to translate the material into languages most suitable for you. And remember to send us a copy of your material so we could share it with others as well. The manual was first translated into Myanmar, followed by Bangla, Hindi, Bahasa Indonesia, and Kannada. We hope therefore that the manual has been useful.

Our gratitude: The Training Manual would not have been possible but for the kind contributions of various people and institutions. To begin with the self-help affinity groups – on MYRADA's Projects, in India and abroad – they have always been our inspiration and the very purpose of this manual. We are indebted to German Agro Action (GAA) who funded the RTC Project, the Ford Foundation for supporting the Development Professionals' Training Programme (that built our staff-capacities), the Swiss Agency for Development and Cooperation (SDC) and Novib for supporting the production of this manual at various stages. MYRADA's donors have been instrumental in providing the timely resources for embarking on our training initiatives. The manual would not have taken shape but for the endless efforts of MYRADA's trainers at all levels. A comprehensive list of their names can never be made. Their innovations of many years are reflected in the manual, but not entirely. A special thanks to Ms. Ranjani K Murthy for her inputs on the Gender Issues Module.

We sincerely wish and hope that the manual will help your efforts at building strong Self-help Affinity Groups in your part of the world. Let us all hope for a better and more just tomorrow.

Saleela Patkar

People who have contributed to this manual in various capacities

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How to use this manual

Each module in this manual, is, in effect, a stand-alone training programme. The twenty four modules in the manual are essential for any new SAG and should be conducted in the sequence in which they are listed. You may however decide on the appropriateness of each module and treat some as optional - to be implemented as and when the training need may arise in the group.

In every module..., this section is provided as an appendix and describes what the trainer must do in every training session.

The following is an explanation of the format used in each of the training modules:

The **Module Aim** states what we hope to achieve *in the long term* by conducting this training (which may be observable in the performance of the group at a later date). The module aim also describes the background, which necessitated this particular training module.

The **Learning Objectives**, are more concrete and state what participants should be able to explain or demonstrate immediately after the training module.

Thereafter the module is divided into **Sessions**.

Duration, Materials Required, are self explanatory.

Schedule the training module so that adequate time is available for the training sessions without frequent interruptions or disturbances. Make sure that you have all the materials required for the module ready at hand. In addition to the materials listed under **Materials Required** always keep a writing surface (visible to the group) and writing instruments at hand. If you wish to preserve the discussion that may evolve during training for the future reference of the group, use chart paper and markers. Otherwise you may use blackboard and chalk. You may photocopy and enlarge the pictures given in this manual to be displayed to the group as and when required.

Other Preparation describes the preparation the trainer must make before conducting the training session: this might include visiting the village where the participants belong or inviting members of a mature SAG as resource people for the session.

Content describes the substance of what we intend to communicate to participants in the given session. Content may also include a message. The content is all inclusive and often conceptual.

Learning Process, Methods and Activities describe the methodology used to communicate the content. The following is a description of the training methods that have been used in this manual:



1. GUIDED DIALOGUE

In a guided dialogue, the trainer will help the participants to brainstorm on a particular topic. The points generated are built on and noted down. The facilitator then guides the group to discuss the issues that have been thrown up. The participants' knowledge and experience are taken into account as much as possible. A guided dialogue to a large extent involves a series of one to one interactions between the trainer and individual participants in the presence of the entire group.



2. BRAINSTORMING

Each member of a group has different ideas of what a certain topic may be all about. Brainstorming involves giving everyone a chance to express their thoughts on a particular subject. Trainers and other participants should not edit, criticise or alter ideas, but just take them as they come. Farfetched ideas should also be encouraged as they may often trigger more practical ones. The ground rule during brainstorming is that the more ideas that are generated, the better.



3. LECTURE

A lecture involves the trainer talking to the group as a passive audience. To be effective during a lecture the trainer needs to be interesting to the audience, use an appropriate number of examples, use the correct level of language for the audience and use a logical sequence of ideas in the presentation. It allows the trainer to deliver a lot of information within a short duration of time.



4. GROUP DISCUSSION

A group discussion is a discussion between participants, on a fixed topic, with a little intervention by the trainer in order to clarify points of view or prepare for decision making. It is usually better for the group to have input and background on the topic to be discussed before the discussion is initiated. A discussion may result in a consensus or a clear comparison of differing points of view. During a discussion the trainer should play an impartial role, structure the discussion by summarising, emphasising important aspects of the discussion and asking follow-up questions. The trainer should also ensure that everyone participates in the discussion, use visualisation to make sure that everyone can see the main points, and that the stage of discussion is recognisable all the time. The trainer should also ensure that (s)he guides the group to make their own decisions and that (s)he does not dictate decisions 'from above'.



5. SUB-GROUP DISCUSSION

A sub-group discussion is similar to a group discussion, the only difference being that the larger group is divided into smaller groups of two to five participants to enable increased participation. Each sub-group may be given the same or a different topic for discussion and at the end of the discussion the participants of each sub-group must summarise their discussion for the benefit of the entire group.



6. STORY-TELLING

Story-telling would involve the trainer communicating a moral, an idea or a concept to the participants by narrating case studies, allegories, fables, metaphors or folk tales. Some of the stories used in this manual have been illustrated - the trainer may use the illustrations to communicate the story more effectively to the participants. Pictures are also used throughout this manual to illustrate examples, lists, etc. For a small group, the pictures in the manual may be used as they are, for a larger audience they may need to be photocopied and enlarged.



7. ENERGISERS, GAMES AND EXERCISES

These activities break the ice and warm up the training environment and support the point the trainer is trying to communicate. Energisers as the name suggests bring up the energy level of participants but they need not have any learning value. Games are activities where the participants

must try to WIN. Exercises usually deal with problems, puzzles and issues. These activities may not always appear to have any direct relevance to the topic. The trainer must ensure that at the end of the exercise the experience of the participants are discussed and understood or the participants may not see their relevance to the subject or the point the trainer wants to make and the whole exercise will be wasted.



8. ROLE-PLAY

Role-plays are situational examples. A role-play normally involves the trainer designing a simple script about a situation the participant may be placed in. The trainer then asks the participants to act out the situation in identified roles, using previous experience, new knowledge, or skills given to them. It is essential to hold a debriefing session as soon as the role-play is finished. This will help in highlighting the important points or issues raised by the group. Also, if the role play is stressful, the participants may need to relax by thinking of other, more happy situations to get back to their normal roles.



9. FISH BOWL EXERCISE

A fish bowl is a description for a particular type of exercise thus named because it is comparable to observing fish in a transparent fish bowl. The participants in the role-play are like the fish in a bowl, and the observers quietly observe the proceedings from a certain distance.

The observation is not casual but has a particular purpose, which is decided upon before the role-play.

It is a method that can be used for analysis of group process or to monitor the effectiveness of a group discussion.

During a fish bowl exercise, the participants are seated in two circles, a small inner circle with a larger circle around it. At least half the participants are chosen to participate in the activity in the inner circle (this may be a role-play, group discussion, game, etc.). The rest of the participants are chosen as observers and are seated in the outer circle. The trainer asks the observers to note down their observations about the activity, which may be discussed in the debriefing session. The group members should be shuffled around so that all have at least one turn in the inner circle as a participant and a turn in the outer circle as an observer.

The fish bowl exercise should be allowed to evolve without any intervention by the trainer.



10. PRA EXERCISE/ DRAWING

See note on PRA exercises in Appendix 1. The icon may also indicate drawing exercises.



11. INTERACTION WITH A GUEST

In several sessions in the manual, members of a mature and well functioning SAG have been invited to the training session to share their experiences on a particular topic with the trainee group.



12. VIDEO OR SLIDE SHOW

In case your organisation has any video-films or slides on SAGs which may be of interest to SAG members, they may be used in some of the sessions.

The section on Learning Process, Methods and Activities, also specifies certain **Key Questions** which may be used to facilitate a brainstorming exercise, guided dialogue or group discussion. Some of the key questions have **Indicative Answers**, which are basically a checklist for the trainer of the kind of answers one expects to elicit from the participants.

Stop and Check! are basically evaluation indicators which the trainer may use throughout the course of each module to assess whether each training session has been effective and whether the message is getting across to all the participants accurately. These indicators correspond with the learning objectives.

From the Next SAG Meeting... , describes what we would like to observe as behavioural change in SAG Members in the long term and follow-up action which the members may take subsequent to the training.

The Venue is not specified separately for each module, as this would depend on the infrastructure available to the community and to the SAG promoting organisation. A principle to be followed in choosing a venue is that in general it is more productive to conduct a training program away from the village, as this would help participants to get into an appropriate frame of mind for the training. It is also essential that the venue provides an uninterrupted training environment for the participants.

A few **Energisers** have been listed at the end of the manual as Appendix 2, and may be used at the trainer's discretion to break the tedium of a particularly long or intense training session.

About MYRADA¹

module aim:

Self-help Affinity Groups can be promoted by a wide range of agencies or SHG-Promoting Institutions (SHPIs). The purpose of this training module is to increase the confidence of SAG members (or potential SAG members) in the agency promoting the SAGs (in this case MYRADA). This is done by clarifying the objectives of the agency, and describing the scale and scope of its operations both in the local area and elsewhere. The design of this module is suitable even for participants who have no familiarity with the activities of the agency.

module summary

session one

Registration and self-introduction of participants

Materials Required: Training Register
45 minutes

session two

Module overview

Materials Required: Chart Paper and Markers
30 minutes

session three

About MYRADA

Materials Required: Video Film on MYRADA, MYRADA's Agency Profile, Slides and Photographs, a Project Location Map and the Vision of MYRADA
1 hour

Tips to the Trainer: Make sure that this training module does not raise false expectations among the participants. Do not make any promises on the behalf of your organisation!

session four

MYRADA's role in the community

Materials Required: Pictures
30 minutes

session five

Introduction to the Project

Materials Required: Video Film on MYRADA Project, Project Profile, Slides, Photographs, and the Project Location Map
1 hour

Learning Objectives:

At the end of this training module participants will be able to

- State why MYRADA was established.
- Outline MYRADA's objectives.
- Explain MYRADA's role in the development of their community.
- List the core activities of MYRADA in their area.

TOTAL TIME



3 hours 45 minutes

¹ You may adapt this training module to suit the requirements of your agency.

MODULE SESSION ONE ONE



45 minutes



Registration and self-introduction of participants

Materials Required:

- Training Register (to be used for all subsequent training programmes) and a book to record the proceedings of the training

Content:

- Getting to know each other

Learning Process, Methods and Activities:

- Games

Register participants in the Training Register.

Depending on the time available and how familiar the participants already are with each other, choose one of the games listed below.

Stop and Check!

Participants should be able to identify each other and the trainer.

Games you will use

Merry-go-round: Request each person in the group to choose a partner. Ask everybody in the group to sit face to face with his/her partner, in the process forming an inner and an outer circle. Give the group a topic for discussion, which each person must discuss with his/her partner. Possible topics for discussion are:

Finding out each person's name, the origin of their name, whether the name means anything to them and whether they live according to its meaning.

Discussing their family, village, educational background, and their journey to the training centre.

A childhood experience which makes them laugh even today.

Give five minutes for the discussion of each topic. When the topic changes, the inner circle has to move clockwise to face the next partner. The participants in the inner circle must continue discussing and rotating in this manner until they are face to face with the same person with whom they had started the game.

Paired Introduction: The participants are divided into pairs and each pair spends ten minutes together, learning about each other. Each participant will then introduce his/her partner to the larger group.

Chain of Names: This game is useful to help participants to remember each other's names. The participants are seated in a circle. The first participant begins by calling out his/her own name. The second participant will call out the previous person's name followed by his/her own. The third participant will call out the first two participants' names in order and then add his/her own name to the list, and so on. E.g. (Kamala says) 'Kamala' (Ganga says) 'Kamala, Ganga', (Sona says) 'Kamala, Ganga, Sona' and so on. Any one who misses a name will have to do as the group suggests (dance, sing, etc.).

Module overview

Materials Required:

- Chart Paper and Markers

Content:

- An overview of the aim and design of the module and clarification of participants' expectations of the programme and development of norms for training

Learning Process, Methods and Activities:

- Lecture and Group Discussion

Key question: "What have you come here for? How should we participate in a training programme to make it effective?"

Moderate the participants' expectations with respect to the module aim.

Explain clearly the aim and objectives of the training module. Jointly develop some norms for the participation of both trainer and trainees.

Stop and Check!

Participants should be able to state the aim and objectives of this training module.

About MYRADA

Materials Required:

- Video film on MYRADA, MYRADA's Agency Profile, Slides and Photographs, a Project Location Map and the Vision of MYRADA.

Content:

- A short description of MYRADA's History:

How MYRADA was established:

Many Tibetan refugees fled to India in the 1950s. These refugees spent many years on India's borders. The government requested the States to provide land and a resettlement package for the refugees. A few States agreed to this proposition. The Government of Karnataka provided five forested areas for resettlement of the Tibetans. While the State Government itself played a major role in establishing the resettlement, it decided to involve NGOs in strategic areas. Thus, MYRADA (Mysore Resettlement and Development Agency) was established in 1968, and registered under the Societies Act. The founders included Captain William Davinson and Mr. Brouwer. MYRADA played a major role in establishing the settlements of Odeyarapalya near Kollegal, Bylakuppe (A and B) - near Kushalnagar, Gurupura near Hunsur, and Mundagod near Dharwad.

MODULE SESSION TWO ONE



30 minutes



MODULE SESSION THREE ONE



1 hour



1968-78 - the Tibetan Resettlement Phase:

During this phase MYRADA was engaged in various programmes in the Tibetan settlements. These included, cooperative development, agriculture and dairy development and creating settlement infrastructure.

1978 onwards - Work with rural communities in Karnataka, Andhra Pradesh and Tamil Nadu:

After the successful completion of the Tibetan Resettlement programme, the Government of Karnataka invited MYRADA to work in the areas adjoining the Tibetan Settlements where Indians lived in poor socio-economic conditions.

Significant breakthroughs:

Areas where MYRADA has achieved significant breakthroughs include resettlement, initiating Self-help Affinity Groups for credit management, building local level institutions to address issues like watershed development in dryland areas, forestry, health, capacity building and training. MYRADA has also been involved in networking with other agencies.

MYRADA's Vision and Mission:

MYRADA has an evolving Mission and Vision (see box given below).

Mission Statement (September 2005)

To foster a process of ongoing change in favour of the rural poor in a way in which this process can be sustained by them through building and managing appropriate and innovative local level institutions rooted in values of justice, equity and mutual support.

To recreate a self-sustaining habitat based on a balanced perspective of the relationship between natural resources and the legitimate needs of people.

To promote strategies and skills through which the livelihoods of poor families and the rights of women and children are secured.

To promote systems that foster primary health care and reduce the impact of HIV/AIDS/STIs on the poor and vulnerable, in a sustainable manner.

To influence public policies in favour of the poor.

To strengthen networks and linkages between and among formal and informal institutions that can foster and sustain the impact of development initiatives.

Learning Process, Methods and Activities:

- Lecture, Video Show, Slide Show, Photo Exhibition and Group Discussion

Stop and Check!

Participants should be able to outline MYRADA's objectives and list a few activities undertaken by MYRADA in the local area. Participants should be able to describe when (at least how many years ago), and why MYRADA was established.

MYRADA's role in the community

Materials Required:

- Pictures

Content:

- MYRADA is only a facilitator of a development process, but does not remain with the community giving out doles forever. MYRADA does not believe in giving people fish or simply in teaching people how to fish, but enables them to look at why they cannot reach the river. MYRADA helps you to break barriers, devise appropriate management and institutional arrangements, and help yourself.

Learning Process, Methods and Activities:

- Lecture, Group Discussion, Story-telling and Games

Display the pictures (*given overleaf*) to the participants.

Key Question: "Which of these approaches is better and why?"

Stories: Crossing the River.

Games: Sun and Ice.

Clarify participants' expectations of MYRADA as not being that of a service provider or a supplier of doles.

Stop and Check!

Participants should be able to explain MYRADA's role in their village and district.

Games you will use

Sun and Ice: Two participants take the roles of Sun and Ice. The Ice freezes people whenever they are touched, but they come alive when the Sun touches them. After some time, the Sun tells them that he must set for the day and henceforth will not be able to spend all his time trying to help them to unfreeze. The Sun tells them the secret of not being frozen by the touch of the Ice - if everybody holds hands when the Ice comes near them, they will not be frozen.

Message: MYRADA helps you to help yourself. The poor must organise to overcome their problems.

Stories you may tell

Crossing the River: A girl once stood by a river and was afraid to cross it. A man came by, offered to help, and carried her across on his shoulder. On the second day another passerby helped her across the river by holding her hand as she waded through the water. The third day, a man appeared who refused to help her across the river. He insisted that she cross the river herself. When the girl hesitated, he crossed over himself and proved to her that the river was not deep and that she could make it. The girl slowly made her way across and never had to rely on others to cross the river.

Which of the three men was the wisest?

Message: MYRADA helps you to help yourself.

MODULE SESSION FOUR

ONE

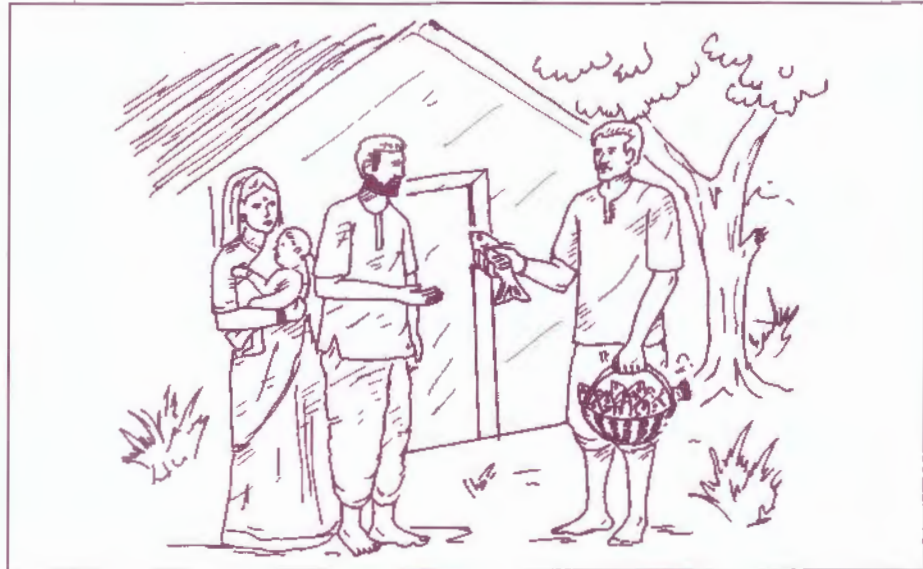


30 minutes



module 1

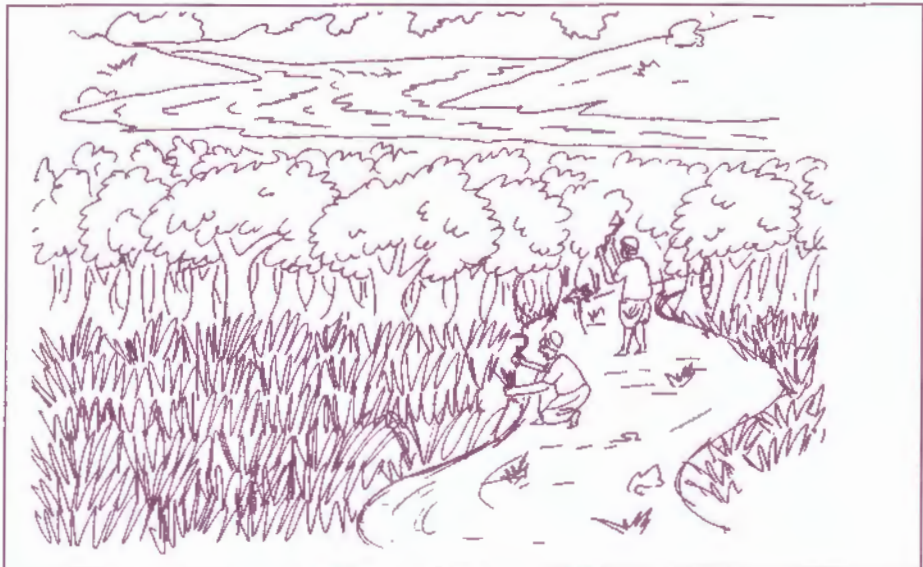
It is not sustainable to keep asking for fish....



It is important to learn how to fish.

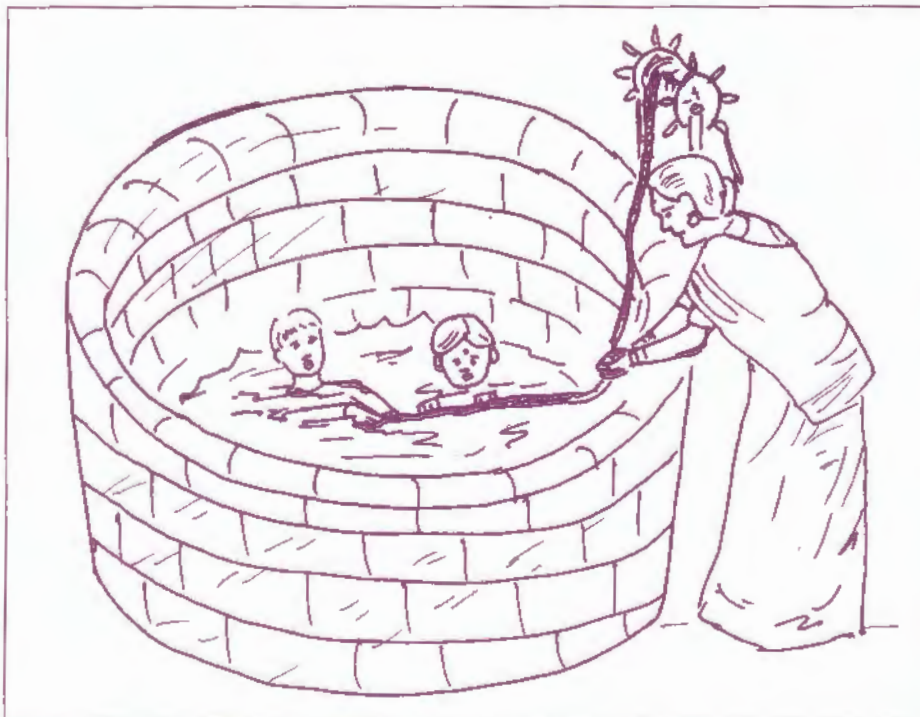


But you must first reach the river





Throwing food to people trapped in a well is not a solution...



It is better to help people to escape from the well.

MODULE SESSION FIVE ONE



1 hour



Introduction to the Project²

Materials Required:

- Video Film on the MYRADA Project, Project Profile, a TV and VCR, Slides, Photographs and a Project Location Map

Other Preparation:

- Invite people from villages where MYRADA is already working

Content:

- Profile of the Project, including:
 - a) Background of the Project.
 - b) Major thrust areas.
 - c) Project strategies.
 - d) Operational area and coverage.
 - e) MYRADA's role in SAG promotion.

Learning Process, Methods and Activities:

- Lecture, Video or Slide Shows, Display of Photographs, and Interaction with people from MYRADA's project villages.

Stop and Check!

Participants should be able to describe the major thrust areas of your project. Participants should be able to identify the project's programmes and villages.

From the Next Training Programme...

Participants should be clear about the motivations of the NGO/SHPI in providing training support.

² Necessary only if your organisation has a particular project under which the SAGs are being promoted.

Structural analysis of society

module aim:

The purpose of this module is to help participants to analyse the structure of society and to understand the relations between its various parts. In the process, they are sensitised to their social and economic condition and to the constraints that they face in society. Participants are also urged to reflect on the opportunities available to them in their immediate environment that may help them to break out of the poverty trap. This module conveys the message that it is not enough to teach people to fish when they cannot even reach the river. They need to understand the nature of the obstructions preventing their access to the river.

module summary

session one

Who are the poor in our village?

Materials Required: Chart Paper and Markers

1 hour

session two

What is poverty? What is wealth? What causes poverty - exploring the Economic Order in the village

Materials Required: Chart Paper and Markers

2 hours

session three

Factors facilitating or inhibiting progress - a Structural Analysis of society

Materials Required: Chart Paper and Markers

1 hour

Tips to the Trainer: This Module is designed for the socio-economic conditions in Southern India. You may modify the contents of this Module to suit the conditions in your work area.

session four

Necessary conditions for the economic development of a family

Materials Required: Chart Paper and Markers

30 minutes

session five

You can help yourself - empowerment through collective action

Materials Required: Chart Paper, Markers, Fifty Marbles and 3 Wooden Blocks of Different Sizes

30 minutes

module

2

Learning Objectives:

At the end of this training module participants will be able to

- Identify indicators of poverty and wealth in their village and analyse why certain people are well off while others are not.
- Identify the various factors promoting and hindering the progress of a community.
- Identify the necessary conditions for a family's economic development.
- Explain how collective action may help the poor to break out of the poverty trap.

TOTAL TIME



5 hours

MODULE SESSION ONE TWO



1 hour



Who are the poor in our village?

Materials Required:

- Chart Paper and Markers

Content:

- Finding out who is rich and who is poor in the village

Learning Process, Methods and Activities:

- Group Discussion and a Wealth Ranking Exercise¹

Help the group to do a wealth ranking of all the families in the village and classify them into categories of rich, middle, poor and very poor. In large villages, with say, more than 50 households, wealth ranking may be a difficult exercise. In such villages it may be better to ask participants only to generate criteria characterising rich, middle and poor households in their village and to estimate how many households fall in each category. In case a wealth ranking exercise has already been conducted for the village, then use the results to initiate further discussions.

For the purpose of collecting baseline data for the SAG, the SAG members may rank themselves into categories of rich, middle, poor and very poor. The results of this exercise must be preserved for impact assessment at a later date.

Stop and Check!

A wealth ranking exercise has been conducted for the SAG members' households. A wealth ranking exercise has been conducted for the village. Participants should broadly agree with the results of the wealth ranking.

What is poverty? What is wealth? What causes poverty - exploring the Economic Order in the village

Materials Required:

- Chart Paper and Markers

Content:

- Identifying indicators of poverty and wealth in the village. Linking poverty to a lack of access to and control over resources like land, credit, irrigation, education and other opportunities. Exploring what factors hinder the access of the poor to these resources.

Learning Process, Methods and Activities:

- Social Mapping Exercise,¹ Resource Mapping Exercise¹ and Group Discussion

¹ See note on PRA exercises.

MODULE SESSION TWO TWO



2 hours



Key Question: "What is the basis on which the group has ranked people as rich or poor during the wealth ranking exercise?"

From the above discussion **generate a list of indicators for poverty and wealth in the village**. Consolidate all indicators of poverty and wealth generated above and represent them pictorially on a chart.

An Indicative List could be as follows:²

Rich	Middle	Poor	Very Poor
Own a large pucca house	Own a reasonable house	Thatched roofs	Houses are frequently in disrepair and are flooded in the monsoon
Own large tracts of fertile and well-irrigated land	Own sufficient land	Own insufficient land, often infertile uplands	Own no land
Are educated themselves and are able to send children to private schools	A few are educated and are able to educate their children to a reasonable extent	A few families send their children to government schools for a few years but the parents are not educated themselves	Do not send children to school and are not educated themselves
Own several large livestock	Own a few large animals	Own a few goats and sheep	Do not own any livestock
Have a full stomach	Well fed	Do not have buffer food stock for bad years	Do not have enough to eat everyday
Not indebted but they lend money	Not indebted, may lend to others	Indebted to others	High indebtedness to others
Can borrow from banks easily	Can borrow from banks	Cannot borrow from banks easily	Cannot borrow from banks easily
Good health	Good health	Frequently fall ill	Chronic disease and children suffer from malnutrition
Have political contacts	Have political contacts	No political contacts	No political contacts
Have salaried jobs and income from land	Hire others to work on their land	Work on their own land and work for others at low wages	Dependent on daily wage labour with few earning members and many dependants
?	?	?	Women Headed Households

² The list is indicative and criteria will vary from village to village. Do not provide any answers yourself.

Help the group to **draw a Social and Resource Map** of the village depicting the location of various households caste-wise, location of drinking water facilities, schools, temples, grazing lands, cultivable land (differentiating between irrigated land, uplands), woodlots, etc. In some cases, a map may be available for the village. Initiate discussions on such a map.

Key Questions: "Who has easy access to community owned resources?" "How far are the houses of the poor located from important infrastructure in the village?" "Why do the rich have greater access to community owned resources (such as say drinking water facilities or streetlights)? Where do women fit in this situation?" "Are BPL cards a sign of poverty?"

Indicative Answers are:

- The rich have greater political and decision making powers in the community and better contacts with the government departments, enabling them to corner benefits meant for the entire community.

Analyse the list generated earlier and the mapping exercises and discuss the following with the group:

Key Questions: "Who has access to fertile, irrigated low lands?" "Who owns relatively infertile uplands?" "How many families own the bulk of cultivable land in the village?" "What assets do women own?"

Key Questions: "Who has easy access to most credit sources in the village?" "Why do the rich and the middle class have easier access to credit than the poor?" "Why do men have greater access to resources, skills and assets than women?"

Indicative Answers are:

- The poor cannot pay collateral
- The poor have a high rate of indebtedness and hence are considered a high-risk clientele for credit
- Society has traditionally discriminated against women

Key Questions: "Who has easy access to education and government jobs?" "Why do the rich have greater access to better education and jobs than the poor do?"

Indicative Answers are:

- The rich do not need extra hands to work at home and can hence send children to school.
- The rich can afford a better quality of schooling and textbooks, etc. for their children
- The children of richer or higher caste parents are treated better than poorer or lower caste children at school. Hence, poor children frequently drop out of school at a young age.
- Women's access to education has been traditionally restricted

- Only people with a minimum number of years of schooling can acquire government jobs. The children of the poor rarely complete these many years of schooling.

Key Question: "What factors cause poverty?"

Indicative Answers are:

- Lack of access to natural and physical resources, credit, educational opportunities, and networks
- Being born poor/female/disabled - poverty perpetuates itself!
- Improper management of household finances (earning member is an alcoholic)
- Lack of direction or initiative.
- Lack of political contacts or supports
- Disasters, ill health, death of an earning member, and other shocks
- The country's economy is not doing well

Display the inverted pyramid picture (on page 17) to the group.

Stop and Check!

Participants should be able to list indicators characterising poverty and wealth in their village. Participants should be able to identify factors resulting in poverty and wealth in their village.

Factors facilitating or inhibiting progress - a Structural Analysis of society

Materials Required:

- Chart Paper and Markers

Content:

- It is not just economic power which determines our position in society. The strengths and vulnerabilities of different communities in society are determined by a multiplicity of factors. These are:
 - *The Social Order* - where the community falls in the caste hierarchy, the position of women in comparison to men, young to the old
 - *The Political Order* - the community's access to political power in various institutions, such as, the *Panchayat*, local cooperatives or even traditional leadership systems.
 - *The Economic Order* - the community's access to land, credit, education and other income generating avenues.

These factors are often (but not always) interrelated.

Learning Process, Methods and Activities:

- Lecture and Group Discussion

Take examples from the local communities, explain what is meant by the social order (e.g., For centuries the SC and ST communities and women have been socially

MODULE SESSION THREE TWO



1 hour



MODULE SESSION FOUR TWO



30 minutes



oppressed), political order (e.g., often local level institutions such as the *Panchayat* or Milk Cooperatives are dominated by one community), and the economic order (e.g., a particular community in the area owns most of the fertile land).

Stop and Check!

Participants should be able to explain the multiplicity of factors which inhibit or promote progress.

Necessary conditions for the economic development of a family

Materials Required:

- Chart Paper and Markers

Content:

- Physical Resources (Money, Land), Collective Strength and Intelligence (thinking capacity) are needed to break out of the poverty trap.

Learning Process, Methods and Activities:

- Lecture and Group Discussion

Generate a discussion in the group as to what resources are needed for a family's overall development.

Key Question: "What resources are needed for a family's overall development?"

Indicative Answers are:

- Money
- Fertile land
- Education
- Many sons (!)
- Irrigation facilities
- Business opportunities
- Skills to generate income and entrepreneurial nature
- Good health
- Support from the community
- Confidence
- The ability to work hard
- Justice and fairness in society and in the family

Using the pictures (on page 15) help participants to classify all the answers into physical, natural, financial, human and social resources. Identify a few families in the village who are poor because they do not have access to some of the above resources.

Stop and Check!

Participants should be able to list the necessary conditions for the economic development of a family.

MODULE SESSION FIVE TWO



30 minutes



You can help yourself - empowerment through collective action

Materials Required:

- Chart Paper, Markers, Fifty Marbles and 3 Wooden Blocks of Different Sizes

Content:

- You can do something to help yourself. By working together as a group, the poor may pool together and be able to raise resources for their mutual benefit.

Learning Process, Methods and Activities:

- Games, Story-telling and Group Discussion

Stories: The Artist and the Rock, Swamiji's story.

Games: The Marble Game, the Sun and Ice Game.¹

Key Question: "How can the poor harness resources by working together as a collective?"

Indicative Answers are:

- Many heads are better than one. (Thinking Capacity and Enterprise)
- Many pairs of hands are better than one pair. (Collective Action - the power of many)
- Capital may be leveraged by combining our financial resources (Money).

Stop and Check!

Participants should be able to explain that they have control over their own lives and that they can break out of the poverty trap by pooling and raising capital, human resources, and enterprise through collective action.



Physical, financial, human and social resources are needed to break out of the poverty trap.

¹ Refer Module 1.

Games you will use

The Marble Game: Keep the marbles in a heap in the middle of the training hall. Choose three participants and give them the following items: The first participant is "Rich" and will get a large and heavy wooden block and stands very close to the heap. The second participant - "Middle" gets a smaller block and stands further away from the marble heap than the "Rich" participant. The third participant is "Poor" and gets the smallest and lightest block and stands farthest from the marble heap. The participants now have to try to scatter the marbles by throwing blocks at the heap. The number of marbles that are dispersed from the heap will fetch a corresponding number of points to the thrower. Each time a block is thrown the number of marbles scattered are counted and the heap is reassembled. Obviously the "Rich" participant will score more and more easily than the "Middle" and the "Poor" participant will perform the worst of all.

Message: The marble heap is the limited resource available to everybody for his or her livelihood. The size of the block is the means available with the participants to acquire the resource and the distance from the marble heap is their access to it. Resources are cornered by those people who have adequate means and access to them. Even the poor can obtain these resources by improving their capabilities (means) and their knowledge of the resources (access) available.

Another variation to this game is that even the person located farthest from the heap scores well, if (s)he acquires skill at aiming forcefully at the heap, whereas somebody located near to the heap may not get as many marbles if (s)he has a poor aim. The message, then is that just having access to resources may not be enough, one also needs to be able to utilise them skillfully. Further you can explain how women in comparison to men have been kept far from the resources that matter - without opportunities to develop their skills, without rights to own assets, and discouraged from taking up vocations.

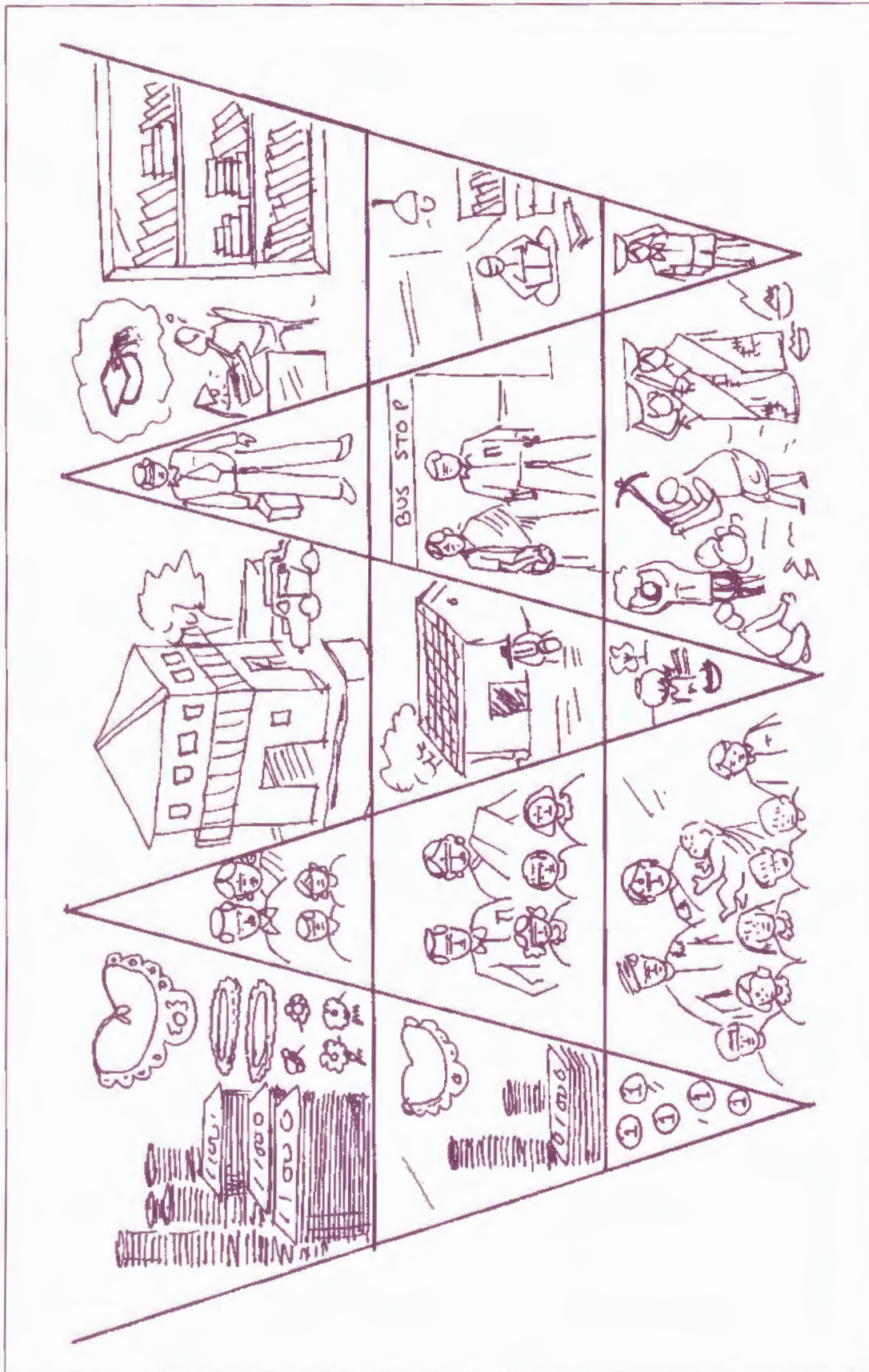
Stories you may tell

The Artist and the Rock: There are two rocks lying at the side of a road. A great sculptor notices the rocks. He asks the first rock whether he may work on it and carve it into a beautiful sculpture. The rock refuses to be sculpted, expecting the process to be too painful. The sculptor then approaches the second rock, which readily agrees to the sculptor's proposition. The sculptor proceeds to carve a sculpture of a beautiful goddess out of the rock. Soon the local people start to worship the goddess. Meanwhile, the other rock is having a bad time as the people who come to worship the goddess every day break their coconuts on it, which proves to be a painful affair!

Message: No pain no gain.

Swamiji's Story: A man goes to a swami asking him to make him rich. The swami says that the man is already rich and all he has to do to get richer is to give away his kidney for Rs 10 lakhs, his eyes for Rs. 50,000 and his liver for Rs. 20,000. This opens the man's eyes to the strengths he already has and he decides to use what he has well.

Message: Work with the strengths that you have and you will succeed.



A small percentage of people in society have access to a large chunk of money, resources, assets and educational opportunities. The same people also wield the maximum power in society. Women suffer a double disadvantage.

Analysis of local credit sources

module aim:

The purpose of this module is to identify various credit sources accessible to the poor, analyse their advantages and disadvantages, and hence, to deduce the need for an alternate source of credit. The concept of an SAG is also briefly introduced in this module.

module summary

session one

**Why do the poor borrow?
What kinds of credit sources do the poor need?**

Materials Required: Chart Paper and Markers

1 hour 30 minutes

session two

**What are the sources of credit that you know of?
What are their advantages and disadvantages?**

Materials Required: Chart Paper and Markers

1 hour

session three

Matrix Ranking Exercise of existing sources of credit

Materials Required: Chart Paper, Markers, or a Clean Floor Area, Chalk and Stones, Seeds or Sticks for Ranking
30 minutes

session four

How is an SAG a suitable source of credit for the poor?

Materials Required: A film on SAGs¹
1 hour

Learning Objectives:

At the end of this training module participants will be able to

- Describe the qualities they would seek in a credit delivery system.
- Identify various credit sources accessible to the poor.
- Describe the advantages and disadvantages of various credit sources accessible to them.
- Describe why they need an alternate credit system.
- List the essential features of such a system.

TOTAL TIME



4 hours

¹ See Resource and Reference List.

MODULE SESSION ONE THREE



1 hour 30 minutes



Why do the poor borrow? What kinds of credit sources do the poor need?

Materials Required:

- Chart Paper and Markers

Other Preparation:

- Visit the village prior to the training session and get acquainted with the background, credit history and credit needs of the participants and other people in the village. If possible, meet traders, large farmers who lend to the poor, bank officials and commission agents.

Content:

- The poor often borrow small amounts of money to meet their daily needs. They need credit which is timely, available at non-exploitative interest rates and without collateral.

Learning Process, Methods and Activities:

- Brainstorming and Group Discussion

Key Questions: "Why do the poor borrow? For what purposes have you borrowed money in the past year?"

Elicit the answers from the participants and list them out pictorially on a chart (see facing page and overleaf).

Indicative Answers are:

- Food, marriage, clothing, education, health, agriculture, livestock, house repair or construction, socio-religious ceremonies, travel, old debt clearance, land purchase or release, bonded labour release, household expenses, asset creation, agriculture equipment, petty business, cottage industries, etc.

If a majority of their credit requirements are for the purpose of consumption and meeting daily needs, discuss why this is so. What are the long-term implications of such borrowing? Take the example of a member who borrowed for consumption years ago and work out the actual costs incurred for such credit over the years.

Key Questions: "What kinds of credit delivery systems do the poor need? When you approach somebody for a loan what are your requirements in terms of security or loan amounts or interest rates?"

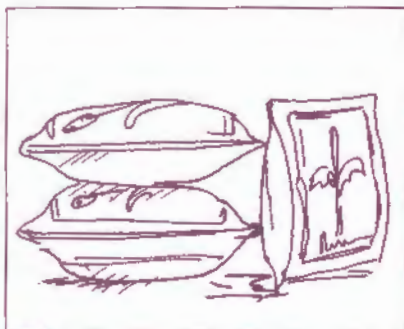
Indicative Answers are:

An ideal source of credit for the poor should

- Lend small amounts of money
- Provide timely credit
- At non-exploitative interest rates
- Without the need for formal security or collateral

Stop and Check!

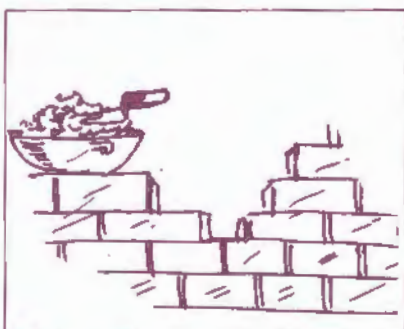
Participants should be able to list out the characteristics of a credit delivery system, which would benefit the poor.



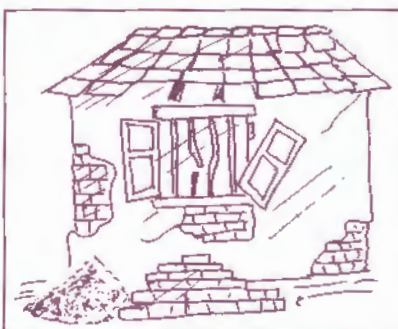
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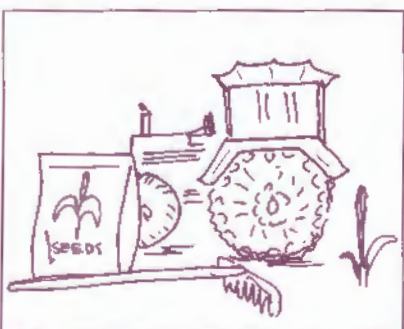
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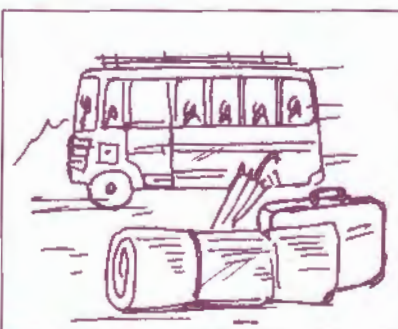
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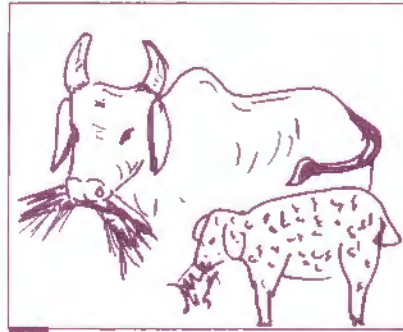
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For what purposes have you borrowed money in the last year...

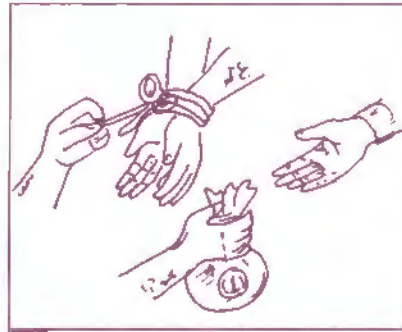
1. Food
2. Clothing
3. House construction
4. House repair
5. Education
6. Marriage
7. Agricultural inputs
8. Pilgrimage

For what purposes have you borrowed money in the last year...

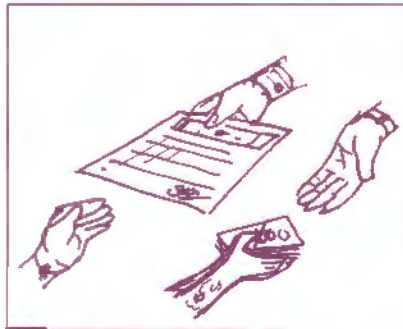
9. Cattle / Sheep
10. Release from bonded labour
11. Repayment of old debts
12. Health
13. Marketing of produce
14. House electrification
15. Sewing machine
16. What else?



9



10



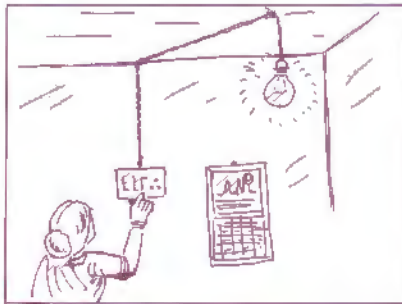
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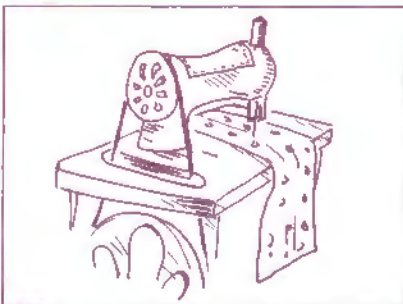
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16

What are the sources of credit that you know of? What are their advantages and disadvantages?

Materials Required:

- Chart Paper and Markers

Other Preparation:

- Before the training programme gather information about formal and informal sources of credit in the village.

Content:

- An analysis of the advantages and disadvantages of existing credit sources in the village.

Learning Process, Methods and Activities:

- Role-play, Group Discussion, Brainstorming and Guided Dialogue

Key Questions: "What are the sources of credit that you know of?" "Where have you and your family borrowed from in the past year?" "Where have others in your village borrowed from?"

Key Question: "What in your view are the advantages and disadvantages of each of these credit sources?"

Role-plays:

- **Bank Transactions:** Select three participants, one to play the Bank Manager, another a Middleman and the third a Poor Loan Applicant. **Ask them to enact a typical scenario encountered when a poor person applies for a loan at the local bank.**
- **Transactions with a Cooperative Society:** Select two participants, one to play a Poor Loan Applicant, another to play the Secretary of the Cooperative. **Ask them to enact a typical scenario encountered while applying for a loan at the cooperative society.**
- **Transactions with a Big Farmer:** Select two participants, one to play a Big Farmer and another to play a Poor Person in need of a loan. **Ask them to enact a typical scenario at the farmer's house.**

Key Questions: "What have you learnt from the role-play?" "Was it true to life?" "What was good, about each transaction, what was not so good?"

From the above discussion, **list out all the credit sources and their advantages and disadvantages.**

MODULE SESSION TWO THREE



1 hour



An Indicative List is as follows:

Source of Credit	Advantages	Disadvantages
Bank	• Reasonable interest rate • Some loans without collateral • Long term loans with payment in installments • Scope to save and security for savings or deposits	• Need for collateral recommendations • Not locally available • Limited to certain purposes/quantum of loan • No timely credit • Long processes and only for some people • Presence of middlemen • Expensive • Too much paper work
Cooperative Societies	• Reasonable interest rates • Loans in cash/kind • Possibility of a loan waiver	• Only for members/defunct • Political interference • Not timely • Cash and kind loans may not be need-based • Need for deposits • Only big loans are available • Need for collateral
Private Financial Institutions	• Timely, adequate and need based credit	• High interest rates • Need for security and guarantor • Short-term credit only • Harassment on non-repayment
Large Farmer/ Pawnbroker/ Moneylender	• Timely, adequate and need based credit	• High rates of interest • Need for security or mortgage • Risk of bonded labour • Losing property • Exploitation • Harassment on non-repayment
Friends and Relatives	• Timely credit at low/zero rates of interest • Repayment based on availability of funds • Loans in cash/kind	• Credit may not be adequate • Strained relationships
Chit Funds	• Scope for savings • Savings earn more interest	• Cheating by operators • No security for the deposit • Early bidders lose
MFI	• Timely, adequate and need-based credit • Doorstep delivery • Insurance available • No collateral required	• Less paperwork • Interest higher than banks • No MFI in the local area

Stop and Check!

Participants should be able to list out sources of credit available to them and describe their advantages and disadvantages.

Matrix Ranking Exercise of existing sources of credit

Materials Required:

- Chart Paper and Markers, or a Clean Floor Area, Chalk and Stones, Seeds or Sticks for Ranking

Content:

- Different credit sources are available to the poor, but none of these is entirely suitable to their needs

Learning Process, Methods and Activities:

- Matrix Ranking Exercise² and Group Discussion

Rank each credit source against the various qualities a credit system catering to the poor must have. (The qualities have been described in the second session). (See below for an indicative Matrix.)

After the ranking **discuss the following** with the group:

Key Questions: "Which of the sources of credit comes nearest to fulfilling all the requirements of a poor borrower?" "What are the shortfalls in the credit sources available to the poor?"

Stop and Check!

Participants should be able to list shortfalls in existing credit sources available to the poor.

Matrix Analysis of the Local Credit Sources

(A larger number of dots or larger dots signifies that the source has that particular feature to a larger extent.)

Quality →											
Credit Source ↓	Timely credit	Low interest rates	Credit for all purposes	Less documentation	No need for security	No recommendation required	Convenient repayment schedule	Short process for getting a loan	Adequate credit	Sensitive to women	No exploitation
Bank		••							•	•	••
Private financial institutions	••	••	••	••	••	••	••	••	••		
Money lender	••		••	••	••	••	••	••	••	•	
Co-op society		••									••

² See note on PRA Exercises.

MODULE SESSION THREE THREE



30 minutes



MODULE SESSION FOUR THREE



1 hour



How is an SAG a suitable source of credit for the poor?

Materials Required:

- Video film related to SAGs

Other Preparation:

- Invite a few members of an older, well-functioning SAG to the meeting to share their experiences with participants or develop your own street-play on SAGs

Content:

- A suitable credit delivery system for the poor must have the following features:
 - based on affinity, so that members trust one another sufficiently to act as guarantors for each other and utilise peer pressure to ensure proper loan use and repayment.
 - open to lend small amounts of money to service daily needs such as food, clothing, education, health, etc.
 - provide timely credit.
 - charge affordable rates of interest.
 - not require formal security.
 - not lead to other forms of exploitation.

An SAG meets all of the above requirements and is hence an appropriate credit delivery mechanism for the poor.

Learning Process, Methods and Activities:

- Video show, Interaction with Members of a Mature SAG and Group Discussion

Key Questions: "Do you face problems like usurious credit, alcoholism, bonded labour (etc.) in your village?" "What can you do to come out of your present condition?"

At the end of the session, **explain the role of an SAG** in providing an opportunity for the poor to save and to use their own savings to meet their immediate credit needs. **Explain the importance of affinity** in an SAG.

Request members of the SAG to share their experiences with the participants.

In case you don't have access to a video film, bring in members of a well functioning SAG to share their experiences, or develop your own short street play highlighting some of the issues that SAGs can tackle very effectively (end this play on a positive note).

Stop and Check!

Participants should be able to describe the advantages of an SAG in meeting the credit needs of the poor.

From the Next SAG Meeting...

SAG members should be aware of the benefits of forming an SAG as a means to accessing credit on their own terms.

SAG, the concept

module aim:

The purpose of this module is to communicate the need for people to take a lead in development activities so that they have ownership of these processes. This in turn will result in the proper use of money to achieve their purposes - with minimum costs and in a sustainable manner. The module also aims to introduce the concept of Self-help Affinity Groups, which is one of the major instruments in the strategy to foster participation and empowerment. The module describes the structure and functions of an SAG and explains the rationale behind the structure and functions.

module summary

session one

Introduction and recap of previous modules

Materials Required: Chart Paper and Markers
30 minutes

session two

An alternate model of development

Materials Required: Chart Paper, Markers, Picture of the Development Cycle
30 minutes

session three

What is a Self-help Affinity Group? What kind of membership should an SAG have?

Materials Required: Chart Paper, Markers and Pictures
1 hour 30 minutes

session four

Why do we need an SAG?

Materials Required: Chart Paper, Markers and Matchsticks
1 hour 30 minutes

session five

Aims and objectives of an SAG

Materials Required: Chart Paper and Markers
2 hours 30 minutes

session six

Structure of an SAG

Materials Required: Pictures, Chart Paper and Markers
1 hour 30 minutes

session seven

Functions of an SAG

Materials Required: Chart Paper, Markers, Film on SAGs, a Ball, a Box of Beads and Pictures
2 hours

Learning Objectives:

At the end of this training module participants will be able to

- Explain how programmes for the poor can only be made effective and sustainable through their participation.
- Explain the need for an SAG.
- Explain why an SAG should necessarily have a membership of people who are bound by a degree of affinity before the SAG is formed.
- Describe the aims and objectives of their SAG.
- Describe the structure and functions of an SAG.
- Explain the rationale behind the structure and functions.

TOTAL TIME



2 days

Tips to the Trainer: The Module works best as a 2-day residential training; if not hold the training on two consecutive days. After this training, arrange an exposure visit to a mature and well-functioning SAG. Learning from peers and observation is often more effective than sessions conducted by a trainer.

module 4

MODULE SESSION ONE FOUR



30 minutes



MODULE SESSION TWO FOUR



30 minutes



Introduction and recap of previous modules

Materials Required:

- Chart Paper and Markers

Content:

- Recap of previous modules, an introduction and overview of the two-day module

Learning Process, Methods and Activities:

- Brainstorming

Ask participants to **recollect what they learnt in previous modules.**

Sum up the contents of the previous modules and give a brief **introduction to the aim and design** of the present training.

Stop and Check!

Participants should be able to describe the objectives of this training module.

An alternate model of development

Materials Required:

- Chart Paper, Markers and a Picture of the Development Cycle

Other Preparation:

Visit the village before the training and gather information on the outcome of various schemes in the village, which have been implemented with and without community participation.

Content:

- Development activities are only successful if they are planned, implemented and maintained by people themselves. People's participation on a sustained basis is only ensured by building appropriate community based institutions, of which the SAG is an example.

Learning Process, Methods and Activities:

- Guided Dialogue and Games

Key Questions:

"What are the different programmes or schemes meant for the poor in your village?"

"Have they been successful? If yes why do you call it a success?"

"If not, why do you call it a failure?"

Choose one programme in the village that has succeeded or failed and **ask the group to list down reasons** why it has or has not worked.

Ask participants to participate in the **Game, A Micro Project**.

Key Questions: "What was the outcome of the micro project when only one person was involved?" "Is this similar to what happens to most development programmes where only the government department is involved?" "What was the outcome of the micro-project when everybody was involved in the game?"

Discuss what factors, in their opinion, make a programme successful.

Key Question: "What would have happened to the failed programme (in their village) if the clients had been involved at each stage?"

Using the example of the programme, **discuss the development cycle with and without participation.** (See pictures overleaf)

Key Question: "How does one ensure the sustained participation of people in programmes meant for them? *How can you participate in a regular and sustained manner in programmes meant for your benefit?*"

Using the example of an SAG **explain the need for building local level institutions** to ensure that people are able to participate in programmes meant for them.

Stop and Check!

Participants should be able to explain why their sustained participation is vital to making any development programme a success. Participants should be able to describe how community participation (i.e. their own involvement) may be facilitated by building local level institutions, of which the SAG is an example.

Games you will use

A Micro Project: Give an individual from the group a task like painting a picture or making an object using scrap material. The person is not allowed to consult anybody. In the next round, give the same task to the entire group and see how they accomplish it. What was the difference between the first and the second attempt at the micro-project and why were the attempts so different?

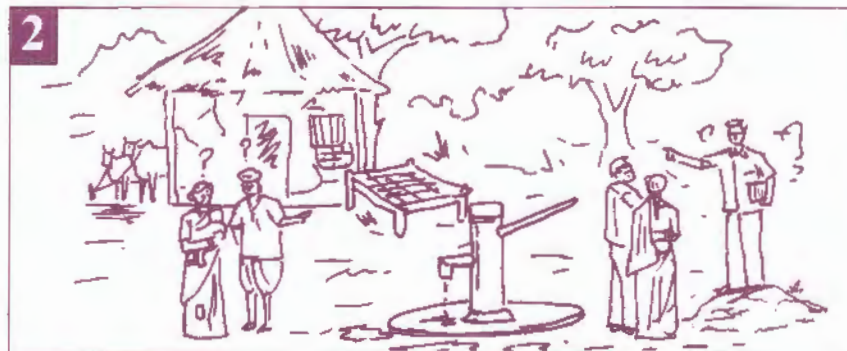
Message: Many heads and many hands joined together result in many ideas and many skills. Good participation brings out the best in the group. There is greater ownership of the effort.

Development without Participation...

1. A poor family lives in a hut which will surely collapse in the next monsoons.



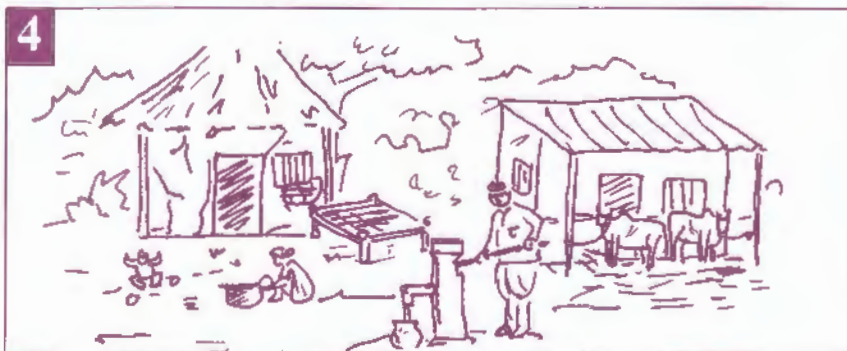
2. Some officials visit the village and decide to build them a new house.



3. Without consulting the family they build a house using materials which the engineer has suggested.



4. The house proves to be so uncomfortable in the summer that the family moves back into their old hut and uses the new house as a shed for their animals.





Development with Participation...

5. A poor family lives in a broken down hut.

6. Some officials decide to help them to build a new house.

The officials visit the family early one morning and discuss with them what materials they wish to use, the estimate for the house and the layout of the house.

The officials are willing to contribute money for the materials if the family supplies the labour.

7. Thereafter the family is actively involved in every stage of the house construction.

8. A house is built which serves the family well for many years.

MODULE SESSION THREE FOUR



1 hour 30 minutes



What is a Self-help Affinity Group? What kind of membership should an SAG have?

Materials Required:

- Chart Paper, Markers and Pictures

Other Preparation:

- The trainer must have a feel of existing 'affinity groups' in the village

Content:

- **A group** comprises people who have gathered together for a specific purpose at a specific place and who share a common interest.
- **Affinity groups** are groups of people bound by mutual trust, respect and affection who support one another and amongst whom exploitative relationships do not exist. Affinity groups exist within a community even **before the NGO's intervention**. Affinity can also be created. Affinity, however, requires continuous effort on the part of the group to maintain it, and a programme strategy that supports it. For example, if the programme strategy favours one member on the basis of literacy, caste or creed it undermines affinity. Affinity groups do not have a dominant leader who clings on to leadership no matter what the cost.
- **Homogeneous groups** are groups of people with similar characteristics – caste, creed, sex, occupation, geographical area, place of origin, language, income levels, age, etc. For a group to have affinity some degree of homogeneity is necessary, *but this does not mean that all homogeneous groups are affinity groups or vice versa*.
- **Heterogeneous groups** are groups of people from different social strata and income brackets and with differing interests.
- The members of affinity groups tend to stay together and provide a space and support for each other to grow. Affinity groups are far more effective in empowering the poor than groups of people from diverse backgrounds and with conflicting interests.
- **A Self-help Affinity Group** is small (15-20 members), generally homogeneous, and related by affinity; it is a group whose members use savings, credit and social involvement as instruments of empowerment.

Learning Process, Methods and Activities:

- Lecture, Sub-group Discussion and Brainstorming

Key Question: "What is a group?"

Show the participants pictures of various groups (see facing page and overleaf):

1. At a temple.
2. At a market.
3. Working together in a field.
4. People sitting together under a tree.

Explain the concept of affinity groups. Ask group members for examples of affinity groups in their village.



A group of people at a temple

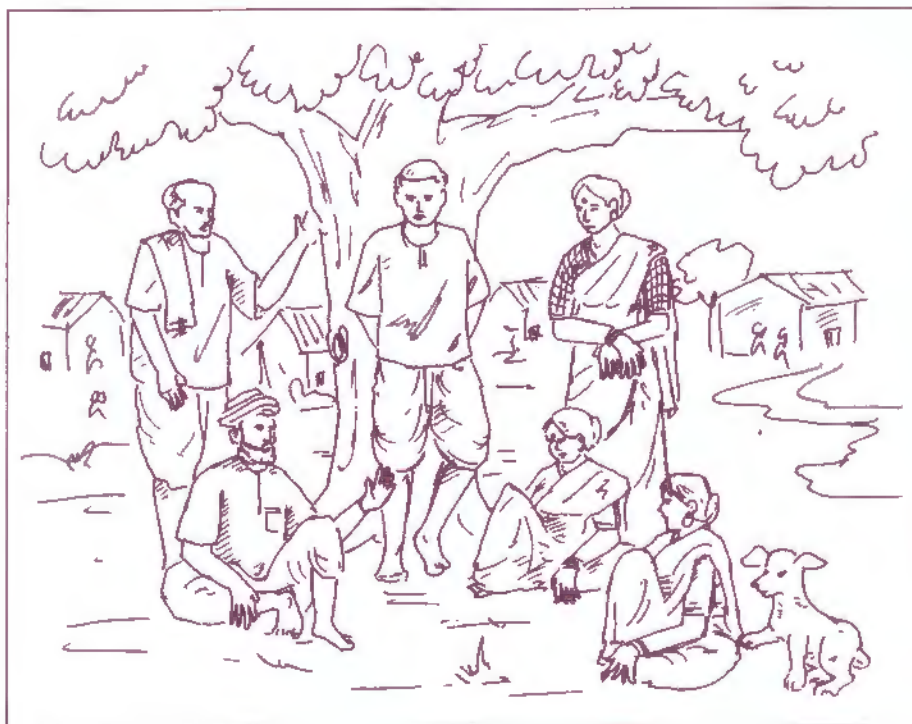


A group of people in a field

A group of people at the market



A group of people under a tree



Key Questions: "Do members of these groups share mutual trust, respect and affection?"
 "Do they support each other in times of crisis?"

Explain the concept of homogeneous groups. Once again use examples from the village.

Key Questions: "What makes groups homogeneous?"

"Are all homogeneous groups affinity groups?"

Ask participants for examples from the village of groups where this may not be true.

Facilitate participants to define a Self-help Affinity Group with the help of the following questions:

Key Questions: "What does Self Help mean?"

"Have you done any activity together in your village on your own?"

"Can a group that is not bound by affinity form a successful Self-help Affinity Group? Why? Why not?"

Ask participants to give examples of programmes, which have failed because of the conflicting interests and lack of trust between people.

Key Question: "What kind of group can become a successful SAG?"

Stop and Check!

Participants should be able to describe a Self-help Affinity Group. Participants should be able to explain why members of an SAG need to be bound by affinity.

Why do we need a Self-help Affinity Group?

Materials Required:

- Chart Paper, Markers and Matchsticks

Other Preparation:

- Invite members of an older SAG as resource persons for this session.

Content:

- The basic idea behind forming a voluntary and homogeneous group which is bound by affinity, is to share responsibility and authority between members so as to achieve their objectives and remove obstacles to progress that would be difficult to achieve individually.

Learning Process, Methods and Activities:

- Interaction with Members of a mature SAG, Group Discussion, Brainstorming and Games

Ask the participants to **play the fish game**.

Ask the group why they think they need an SAG. At this stage, sharing of experiences by members of a mature group will be useful.

Key Questions (to members of the older group):

"What has been the benefit to each member of the SAG?"

MODULE SESSION FOUR FOUR



1 hour 30 minutes



MODULE SESSION FIVE FOUR



2 hours 30 minutes



"What is the contribution of each member to the group?"

"What happened when people with similar problems came together?"

Stop and Check!

Participants should be able to give at least two reasons as to why they need to form an SAG.

Games you will use

Fish Game: Use eight matchsticks to symbolise a downward looking fish as shown in the picture given below. Ask participants to move just three matchsticks to change the direction of the fish so that it is facing upwards.

Message: The three sticks represent the three things which one needs to progress in life:

- Determination
- Unity
- Self Help...etc



Aims and objectives of an SAG¹

Materials Required:

- Chart Paper and Markers

Content:

- Developing the aims and objectives of the SAG.

Learning Process, Methods and Activities:

- Group Discussion and Brainstorming

Key Questions: (Ask each member):

"What is your objective (in life)?"

"Why have you joined this SAG?"

"What do you wish to achieve through this SAG?"

"How will your SAG help in the development of the village?"

Make a list of the personal objectives of participants and using this list lead up to the aims and objectives of the SAG.

¹ SAG goals are developed in a more comprehensive manner in Module 17 "Setting goals and managing projects."

Key Question: "What are the aims and objectives of your SAG? What would you like to achieve by being a member of the SAG?"

Indicative Answers are:

- Quick access to credit to meet our loan requirements
- To enhance our confidence and skills and educate our children
- To increase our awareness on various local institutions and schemes
- To initiate and implement village development activities
- To create awareness on the mobilisation of resources and their optimum use
- To support each other as members of a group
- To reduce poverty levels in the village
- To increase our knowledge of latest technologies in agriculture, animal husbandry, etc.
- To establish linkages and networking with other institutions

Match the aspirations of individual participants with that of the SAG. Discuss all responses to arrive at a common list that is realistic and acceptable to all members.

Stop and Check!

Participants should be able to describe the aims and objectives of their SAG.

Structure of a Self-help Affinity Group

Materials Required:

- Pictures, Chart Paper and Markers

Other Preparation:

- Invite representatives from an older SAG as resource people for this session.

Content:

- Most SAGs in MYRADA which are functioning well have the following structural features:
 - **Size:** An ideal group comprises of 15-20 members. This is because small sized groups allow for participatory discussion, which would be difficult in a larger group. Furthermore, for a group to link with a bank, the group has to have less than 20 members. Besides this, large groups tend to fall apart due to difficulties in accommodating a larger number of interests and in building affinity.
 - **All are poor:** Ideally all members should belong to the same socio-economic strata of society so that they share common needs and pursue common objectives. If members are from diverse economic backgrounds there may be a conflict of interest in the group or a few members may tend to dominate the group.
 - **Bound by affinity:** Groups based on affinity tend to be more sustainable since they are united by trust, respect and mutual support.

MODULE SESSION SIX FOUR



1 hour 30 minutes



- **Rotational leadership:** Rotational leadership allows for the distribution of power and provides leadership opportunities to all members. During each meeting, a different member is selected to preside over the meeting and to deposit the week's collections in the bank. All other tasks are also rotated periodically.
- **Voluntary in nature:** Members attend meetings, save, and participate in all activities voluntarily.
- **Socially viable institution:** An SAG is an affinity group, which has internalised all the essential features of an institution, namely, a Vision and Mission, sound Organisational Management, Financial Management, Organisational Accountability, the forming of Linkages with other bodies, and Learning and Evaluation.
- **Democratic nature:** The meetings should be managed in such a way that each member is encouraged to express herself or himself freely and participate effectively in all SAG proceedings and decision making.
- **Non-partisan nature:** Members' personal and political leanings should not affect their relationship with other members and undermine the group's affinity.
- **Informal nature:** The SAG need not necessarily be a registered body. However, for all practical purposes, the SAG operates in the manner of a registered body, viz., it has an identity, rules and regulations, books of accounts, a minutes book, its accounts are audited and the leaders are rotated regularly.
- **Rules and regulations:** The group frames rules and regulations which are required for its effective functioning. The rules should be accepted, understood and followed by all, with sanctions imposed by the group for violation.
- **Books of accounts:** The group opens a bank account in the name of the SAG and maintains the necessary books of accounts and documents. All accounts should be regularly audited.

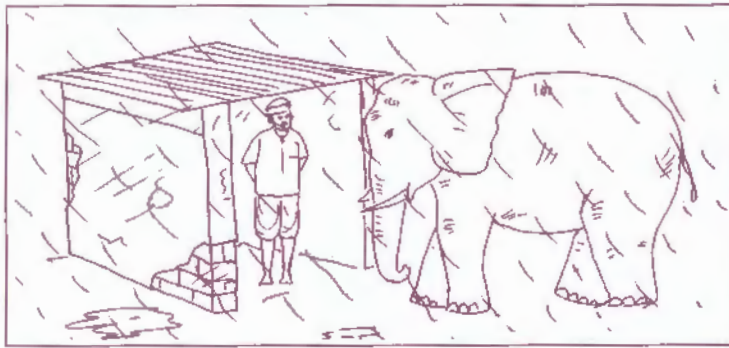
Learning Process, Methods and Activities:

- Lecture, Group Discussion, Interaction with members of an older SAG and Story-telling

To illustrate the need for members to form a homogeneous group **narrate the story** of the Arab and the Camel modified here as the Elephant and the Mahout. (See *illustrations on the facing page*)

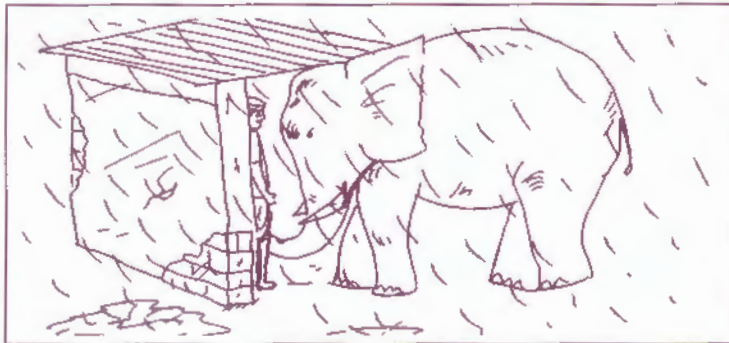
Stop and Check!

Participants should be able to outline the structure of an SAG and explain why this structure is needed.

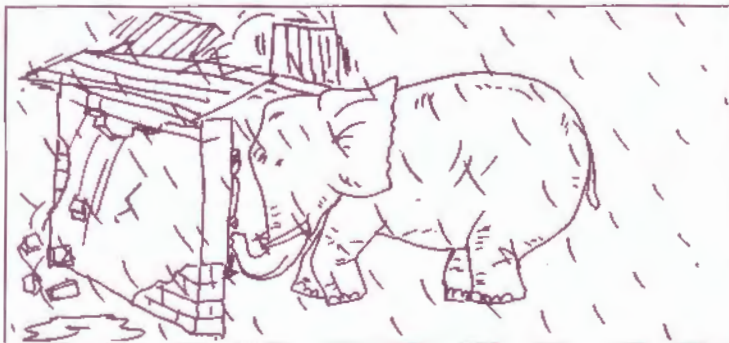


The Story of a Mahout and his elephant....

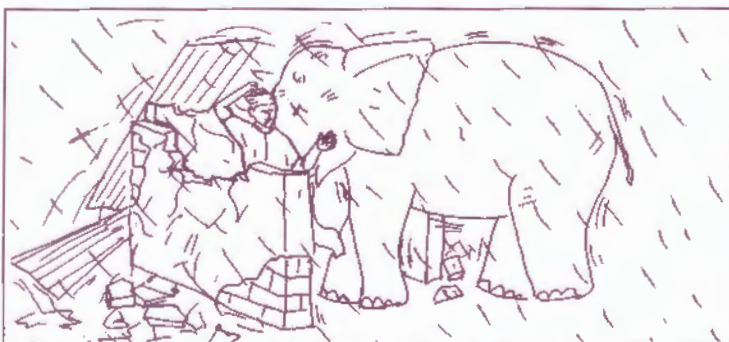
One day, a Mahout was walking through a forest when it started to rain.



Having found some shelter, the Mahout decided to wait until the rain stopped before proceeding on his journey.



Feeling sorry for his elephant, the Mahout allowed the elephant to share his shelter with him so that the elephant could protect his head from the rain.



Slowly, the elephant inched his way into the shelter and being the stronger of the two pushed the man into the rain and occupied the shelter all by himself.

Message: Give lee-way to someone more powerful than you and you may be left with nothing for yourself.

MODULE SESSION SEVEN FOUR



2 hours



Functions of a Self-help Affinity Group

Materials Required:

- Chart Paper, Markers, Film on SAGs, a Ball, a Box of Beads and Pictures

Content:

- The following are the functions of an SAG:
 - **Conducting Weekly Meetings²** at a specified time and venue fixed by members.

Weekly Meetings are essential because:

- It is easier to save smaller amounts frequently, rather than saving a large amount at one time.
- Loans may be sanctioned more frequently.
- They fulfil a social need to interact frequently.
- Issues do not have to wait for as long as a month or more, in order to get resolved.

- **Savings:** All members must save a minimum amount every week,² to be fixed by the members themselves. No maximum limit is to be fixed on weekly savings. Individual savings need not be sourced from money which is left over after all expenses have been made. Savings should be money that is kept aside *before* spending.

- **Lending and Repayment:** For the common fund of the SAG to grow, it should always be in circulation. Loan requests should be prioritised and all decisions regarding lending are to be taken in the meeting itself. Interest rates charged on loans are to be fixed by the members themselves.

The repayment schedule for each loan must be fixed in the SAG meeting before the loan is sanctioned.

- **Maintaining Books of Accounts and Records:** The SAG must maintain the following books and records:

1. Admission book
2. Attendance book
3. Minutes book
4. Cash book
5. General ledger
6. Savings and loans ledger
7. Receipts and payments vouchers
8. Individual pass book
9. Bank pass book and cheque book

All books and records must give accurate information and must be up-to-date, at any given point in time.

² Where members receive their wages monthly, facilitators must find ways to ensure meetings are held weekly even though savings may be made once a month.

Books of Accounts are needed because:

- They promote accountability within the SAG and to the external world.
- When an SAG grows big in terms of numbers and size of transactions, it is difficult for members to mentally keep track of all the transactions that have been made.
- They are necessary for linkages with other institutions, such as banks. An SAG without proper books will never be taken seriously by other people.

- **Common Action Programmes:** The members must endeavour to work together on community action programmes, to build trust between themselves and also to make their presence felt in the village. Respect and recognition by others in turn strengthens affinity and is empowering. Members must support each other in times of personal crisis.
- **Linkages and Networking:** For the sustainability of an SAG it must be able to network with other SAGs and CBOs in the community and build linkages with other institutions for lobbying and mobilising resources.
- **Training and Capacity Building:** The SAG provides a good opportunity for individuals in the group to build their capacities. Members must make the effort to attend training programmes arranged by the NGO or SAG promoting agency.

Learning Process, Methods and Activities:

- Lecture, Group Discussion, Games and Film show.

Justify the need for each of the functions of the SAG using pictures and examples.

For example, to explain the concept of sacrificial savings:

Show a picture (see below) of a woman setting aside money for savings before going to the market to make purchases.



Another woman (see picture below) is returning from the market with her purchases and has very little money left for savings.



Ask the participants what would happen if the SAG meeting was to be held before they went to the market for purchases and if the meeting was held after they had finished the purchases. What would happen to the amount they are able to save?

The Formula for Wellbeing: $\text{Income} - \text{Savings} = \text{Expenditure}$

To stress **the need for frequent and regular loan repayments:**

Show the group the pictures (See facing page) of a man carrying an increasingly heavy burden which he is unable to carry and the picture of two men climbing a hill. One side of the hill has a steep slope and a man struggling up the slope (representing an SAG member trying to repay money in one large installment). The other side of the hill has steps cut into the side and a man climbing up easily (representing an SAG member repaying money in small, frequent and easy installments).

To stress **the importance of quick rotation of credit: play the rotation of capital game.**

Conclude by screening a film on SAGs (if available).

Stop and Check!

Participants should be able to describe the functions of an SAG and justify the rationale behind each of these functions.



Not repaying a loan and the interest on time is like carrying an increasingly heavy burden. As the interest and principal accumulate soon the burden becomes too heavy to bear.



One side of the hill (depicting a man struggling up a steep slope) represents a person trying to repay a loan in one installment; the other side of the hill (depicting a man leisurely climbing up the steps) represents a person repaying a loan in small, easy and frequent installments.

Games you will use

Rotation of Capital: This is a simple game, which may be used to illustrate the importance of rotation of capital. You will need a ball and a box of beads or marbles to indicate money. Divide the participants into two groups. The first group will pass the ball around. Whenever the facilitator blows a whistle, it indicates that a loan has been given. Whoever has the ball in hand will then deposit one marble in the centre of the group – indicating interest payment. Play this game for exactly ten minutes and see how many marbles the group has collected. Follow the same procedure for the second group. However, this time blow the whistle more frequently causing more loans to be disbursed. Play this game for exactly ten minutes. How many marbles has this group collected?

Message: Time is money.

module 4

Notes...

How to conduct an SAG meeting

module aim:

The aim of this module is to impart effective meeting skills to the participants. Effective meetings also determine the health of the SAG and therefore this module is one of the most useful and essential ones. Apart from training the SAG on conducting effective meetings, the SAG promoting agency must attend meetings of the SAG to handhold the group, enable quieter members to participate and provide feedback and clarifications to SAG members. The meeting is also the forum where exchange of ideas happen both within the SAG as well as with others.

module summary

session one

What is a meeting?

Materials Required: Chart Paper, Markers and Pictures

30 minutes

session two

The importance of regular/ weekly meetings

Materials Required: Chart Paper and Markers

30 minutes

session three

Necessary conditions for conducting a meeting

Materials Required: Chart Paper, Markers and Pictures

30 minutes

session four

How to conduct an SAG meeting

Materials Required: Passbook, Money (or fake currency), Minutes Book, Savings and Loan Ledgers, Pen, Paper, Chart Paper and Markers

1 hour 45 minutes

module

5

Learning Objectives:

At the end of this training module participants will be able to:

- List the necessary conditions for conducting an SAG meeting.
- Explain why regular/weekly meetings are necessary.
- Describe the process to be followed while conducting an SAG meeting.
- Demonstrate a meeting incorporating all the essential aspects of an SAG meeting.

TOTAL TIME



3 hours 15 minutes

MODULE SESSION ONE FIVE



30 minutes



MODULE SESSION TWO FIVE



30 minutes



What is a meeting?

Materials required:

- Chart Paper, Markers and Pictures

Content:

- In the context of an SAG, a meeting is a gathering of members with a specific agenda, at a particular place and time. The meeting provides a platform for meaningful interaction and helps the SAG to perform its functions. It should be held in a place where all are free to come.

Learning Process, Methods and Activities:

- Brainstorming and Group Discussion

Show the participants pictures of gatherings such as a market place, festival, fair, training session, etc. (see facing page)

Key Questions: "What are people doing in the pictures?" "How are they seated?" "Why are they gathered together at one place?" "How are they interacting?" "What is a meeting?"

Stop and Check!

Participants should be able to describe a meeting.

The importance of regular/weekly meetings

Materials Required:

Chart Paper and Markers

Content:

- Regular/weekly meetings are important because they:
 - Provide a regular and frequent opportunity for SAG members to interact with each other.
 - Inculcate discipline.
 - Provide scope for regular financial transactions, such as saving, lending, loan and interest repayment.
 - Allow for periodic monitoring and follow-up of loan repayment.
 - Provide an opportunity for the capacity building of the members and for developing their communication skills.
 - Provide a forum for identifying, discussing and taking up community action programmes.

Learning Process, Methods & Activities:

- Brainstorming and Group Discussion

Key Questions: "Why are regular/weekly meetings important?" "What might happen if meetings are held less frequently?" "What happens if meetings are irregular?"

Give examples from the experiences of other groups where meetings were irregular.

Stop and Check!

Participants should be able to explain why regular/weekly meetings are important.



A public meeting in a village.

In most public meetings, the prominent people in the village conduct the meeting, the poor people act as a passive audience, while most women and the very poor women are left out of the meeting altogether.



An informal meeting at the bus stop.

module 5

MODULE SESSION THREE FIVE



30 minutes



MODULE SESSION FOUR FIVE



1 hour 45 minutes



Necessary conditions for conducting a meeting

Materials Required:

- Chart Paper, Markers and Pictures

Content:

- The following are necessary conditions for conducting a meeting:
 - A place for the meeting, accessible to all.
 - Lighting facility in case the meeting is held at night.
 - A fixed time when people will meet.
 - Mats or *dhurries* to sit on.
 - A trunk or box to keep all the books of accounts, which may also be used as a makeshift table by the bookkeeper.
 - Presence of all the members.
 - Presence of all the representatives.
 - Books and documents, pens and a book writer (some SAGs also keep a calculator and a small clock).
 - An agenda to be discussed in the meeting.

Learning Process, Methods & Activities:

- Group Discussion

Key Question: "What are the necessary conditions for a meeting to be successful?"

Use the picture (given overleaf) to facilitate discussion.

Stop and Check!

Participants should be able to list the necessary conditions for conducting an SAG meeting.

How to conduct an SAG meeting

Materials Required:

- Passbook, Money (or fake currency), Minutes Book, Savings and Loan Ledgers, Pen, Paper, Chart Paper and Markers

Content:

- The following process should be followed while conducting a meeting:
 1. Sit in a circle (preferably according to the membership number).
 2. Sing a prayer or group song.
 3. Select a chairperson:

The Role of the chairperson is to:

- preside over the meeting
- ensure that all the members are involved in the proceedings
- motivate all the members to participate in decision making
- moderate the meeting, ensure that proceedings are orderly and the agenda is achieved.
- ensure that the proceedings are recorded in the respective books (it is best for the chairperson to sit next to the book writer)
- collect the day's savings and repayments and deposit the same in the bank at the earliest.

4. Welcome address (also welcome any visitors for the day).
5. Record the attendance.
6. Set the agenda (if visitors are present, they should not disturb the proceedings; they can ask questions at the end of the meeting).
7. Review the previous meeting's minutes.
8. Maintain discipline throughout – group members should ensure that rules and regulations are followed throughout the meeting.
9. Complete financial transactions related to savings, repayment, lending, etc.
10. Ensure that all issues on the agenda are discussed.
11. Ensure that all members participate in the decision making.
12. During every meeting the SAG members must make it a point to discuss and act upon at least one issue other than savings and credit. E.g. education, environment, health and sanitation, etc. To give more focus to these issues, the SAG can select one such issue for discussion for a 4-6 month period so that adequate follow-up action is taken.
13. Record proceedings during the meeting itself and read them out to all members.
14. All members must sign in the resolution book.
15. Vote of thanks.

Necessary conditions for conducting a meeting...

1. Fixed time



2. Fixed day of the week



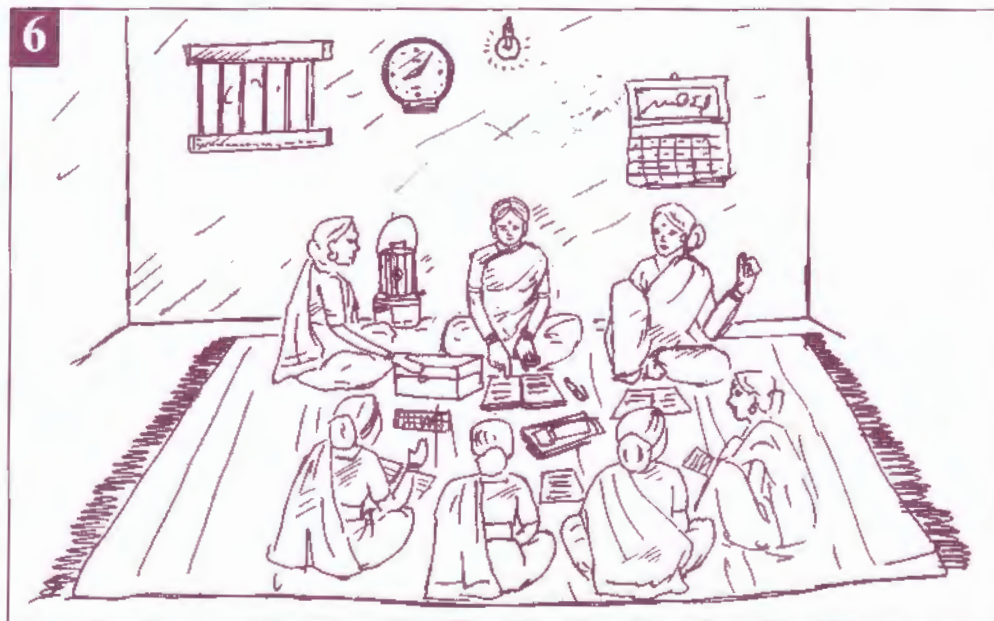
3. Fixed and accessible venue



4. All books, document, pens, stamp/seal and their storage box is available

5. Adequate lighting

6. Presence of all members, representatives and bookwriter



Learning Process, Methods and Activities:

- Role-play, Fish Bowl Exercise and Group Discussion

Conduct Role-plays to demonstrate effective meeting procedures.

1. **Why follow a circular seating arrangement?** Ask two participants to sit back to back, or all the participants to sit in one straight line and try and discuss a certain topic. Is this effective?
2. **Why fix an agenda?** Ask the participants to start discussions, without an agenda, amongst themselves. What happens to the discussion?
3. **Why nominate a chairperson?** Start the meeting without a chairperson. What happens to the meeting? Who collects the money? Who moderates?

You may conduct role-plays to demonstrate all the procedures to be followed in an effective meeting.

Conduct a Model Meeting using the Fish Bowl Exercise.

1. More than half the participants are chosen to participate in the role-play.
2. The rest of the participants are chosen as observers – each observer is assigned to a particular participant taking part in the role-play. The observers are not permitted to participate in the role-play.
3. The participants in the role-play conduct a mock meeting following all the necessary protocol.
4. At the end of the meeting, **ask the observers to analyse** what went right and what went wrong during the meeting. The participants may repeat the exercise if they want to and if time permits.

The fish bowl exercise should be allowed to evolve without any intervention by the facilitator.

Stop and Check!

Participants should be able to describe the steps involved in conducting an SAG meeting and justify the need for this procedure.

From the Next SAG Meeting...

SAG members should follow all procedures appropriate to conducting effective meetings and should be able to correct members who are not observing the protocol.

Once in a month, the group may select a member, from amongst themselves, to observe whether the meeting is being conducted effectively. The member must give feedback to the entire group at the end of the meeting as to what went wrong and what went right during the process of conducting the meeting.

Many groups fail because of faulty or lax meeting procedures. SAGs need to be reoriented every now and then on the need to run meetings well.

Roles and responsibilities of SAG members

module aim:

The purpose of this module is to generate awareness in the participants about their roles as SAG members and their responsibilities towards the SAG. The participants must understand the consequences to the group as a whole, if individuals in the group do not fulfil their responsibilities. The module is aimed at developing the SAG's skills to review and devise the roles of members and representatives at different stages of the SAG's life as well as the members' roles in other people's institutions (like watershed management associations or Panchayat Raj Institutions). The SAG is thus the learning ground for SAG members to participate in larger public spaces.

This Module is essentially followed by Module 7 "Norms in an SAG".

module summary

session one

Fulfilling one's responsibilities in a group

Materials Required: Chart Paper, Markers, Pictures and Four Balls

30 minutes

session two

Responsibilities of SAG members

Materials Required: Chart Paper and Markers

1 hour 15 minutes

session three

Responsibilities of SAG representatives

Materials Required: Chart Paper and Markers

1 hour 15 minutes

Learning Objectives:

At the end of this training module participants will be able to

- Explain the need for SAG group members to fulfil their responsibilities.
- List and describe the primary responsibilities of SAG group members and representatives.

TOTAL TIME



3 hours

MODULE SESSION ONE SIX



30 minutes



Fulfilling one's responsibilities in an SAG

Materials Required:

- Chart Paper, Markers, Pictures and Four Balls

Content:

- It is important that we fulfil our responsibilities as members of a group. If we fail to do so, the functioning of the group is hampered and as individuals we lose our credibility.

Learning Process, Methods and Activities:

- Group Discussion, Story-telling, and Games

Display pictures of a family and a classroom. (see page 56)

Key Question: "What are the responsibilities of various members in a family?" "What happens to a family if a member of the family (say the father or the mother) does not fulfil his or her responsibilities?" "What are the responsibilities of students and teachers in a classroom?"

Story: The Organ Strike.

Game: The Rebel in the Circle.

Key Question: "Why do we need to fulfil our responsibilities as members of a group?"

Game: Coordination Game.

Discuss the observations you made as the game was in progress. Is this similar to what happens in a group if all the members do not fulfil their responsibilities towards the group?

Stop and Check!

Participants should be able to explain why it is important to fulfil their responsibilities towards the SAG

Stories you may tell

Organ Strike: One day the hands, stomach and mouth decide to go on a strike. They feel that though they do a lot of important work for the body, the brain and heart get all the credit for keeping the body alive. So the hand refuses to feed the mouth and the mouth refuses to chew any food and the stomach refuses to digest any food. Very soon, the brain starts to feel dizzy, the lungs are unable to breathe and the heart is unable to pump blood to the body. Soon the stomach starts to hurt from hunger and the hands start to shiver from lack of food and the mouth begins to feel dry and cannot speak anymore. And so the entire body collapses.

Message: When the body suffers no organ is spared. Everybody needs to perform his/her individual responsibilities for the smooth functioning of the entire system.

Games you will use

The Rebel in the Circle: Call six volunteers to the centre of the room and ask them to form a circle, hold hands and move in a clockwise direction. When the circle is moving smoothly, secretly motivate one member not to cooperate. Once his/her movement is stopped, the other members also cannot move in the circle although they are enthusiastic and want to continue the game. As a result the system collapses.

Message: One person's irresponsible attitude has the potential to make the whole group falter.

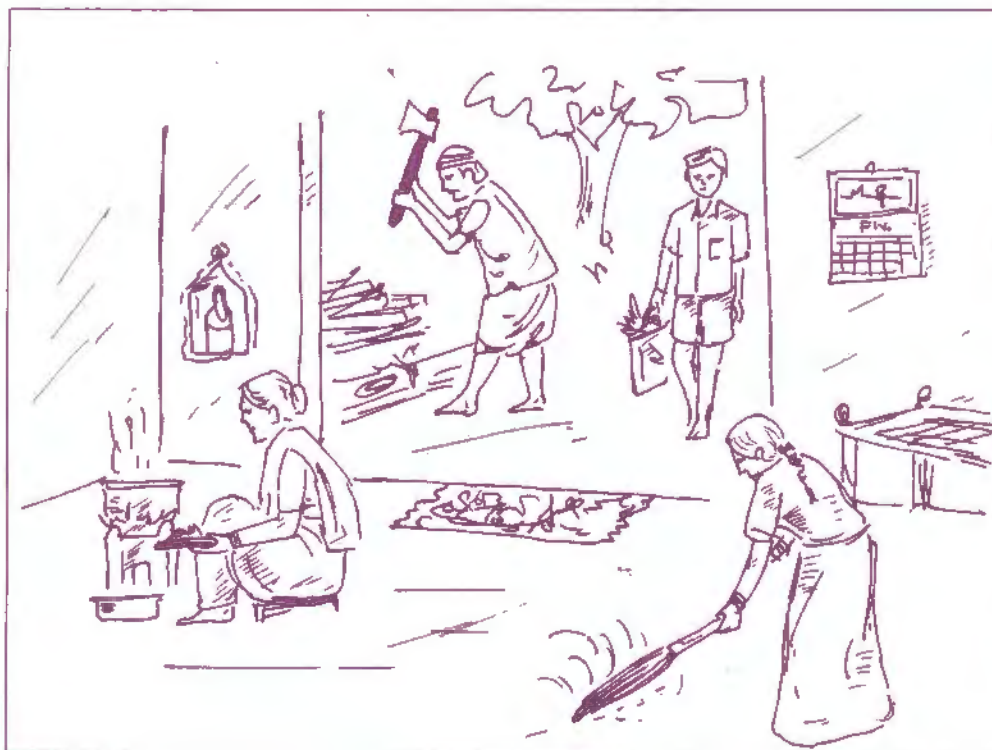
Coordination Game: Give a plastic ball to one of the players and ask her to pass the ball to another player whom she likes. The process is repeated when all the players have received the ball at least once and passed it on to another player. There are two rules – the ball should not be passed back to the same player and no two players can pass the ball to the same person. This way in each round each player will receive the ball once and will pass it on once. The clue to playing this game correctly is to remember from whom one has got the ball and to whom one is supposed to pass the ball. E.g., in each game Ambika will always receive the ball from Smita and will always pass on the ball to Lalitha, and Lalitha will always receive the ball from Smita and will always pass it on to Thangamuthu. When the players are able to play the game without any problem, one more ball is given to the group and the group is asked to continue playing the game in a similar manner. The number of balls is gradually increased. When the number of balls reaches four, the game becomes difficult and the following observations may be made:

- A player may miss the ball and take time to find and collect it.
- If a single player is missing, balls cannot be passed.
- A player standing with many balls in his/her hands may not be able to catch another.
- Some players may miss catching a ball and do not bother to collect them.
- The balls may be passed on to the wrong players.
- Some players may be watching how the other members play and may miss their turn catching the ball.
- Some players may not be bothered to check whether the other person is ready to catch the ball, before throwing the ball.

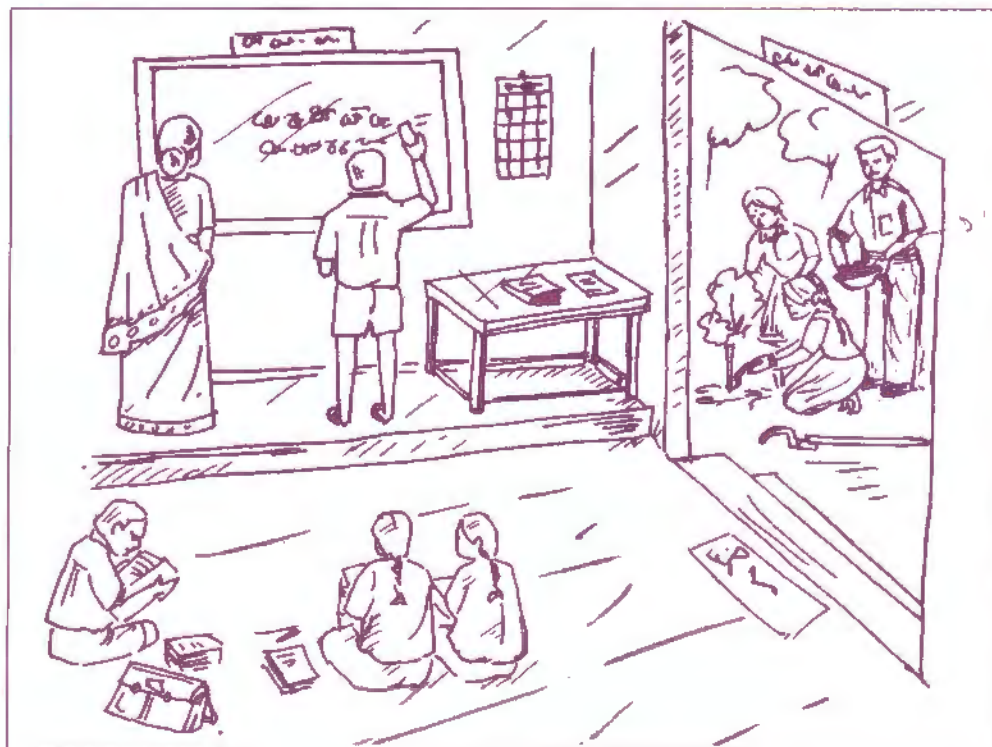
module 6

What are the responsibilities of the various members of a family?

Is it a fair distribution of roles and responsibilities?



What are the responsibilities of students and teachers in a school?



Responsibilities of SAG members

Materials Required:

- Chart Paper and Markers

Content:

- SAGs typically expect their members to assume the following responsibilities:

Meeting and Group Functioning:

- attend the SAG meeting on a specified date, time and venue.
- attend all the meetings of the SAG.
- participate in all the proceedings of the SAG meeting.
- ensure the rotation of representatives once a year.
- maintain discipline and unity in the SAG.
- provide effective suggestions during discussions so that the SAG may arrive at meaningful decisions.
- be ethical, unbiased, fair and just in the discussions that take place.

Savings and Loans:

- save at least the minimum amount agreed upon by the group, every week.
- obtain loans for valid purposes and never to misuse a loan.
- repay loans as agreed upon in the SAG meeting and to pay interest on time.
- keep track of one's individual savings amount and loan record.
- ensure that all group members utilise their loans for the agreed purpose and ensure that they repay the same on time.

Cash Management and Documentation:

- conduct cash transactions with the SAG only during the meeting and never outside of the meeting.
- bring passbooks for updating in each SAG Meeting.
- ensure that the cash inflow to the SAG is remitted to the savings bank account at the earliest.
- ensure the timely maintenance of all books and records of the SAG including the individual pass book.
- ensure that receipts are issued for any cash transactions with the SAG.
- to learn to sign one's name and also acquire basic literacy and numeracy skills (in case the member is illiterate).
- ensure that the audit of all SAG transactions takes place every year. To discuss the audit findings in the SAG and take follow-up action.

For the SAG to promote the overall development of the members and their society (Credit-Plus related):

- participate in community development activities and in the functioning of the Panchayat Raj Institutions
- attend all training programmes and make the best use of every training opportunity.

MODULE SESSION TWO SIX



1 hour 15 minutes



MODULE SESSION THREE SIX



1 hour 15 minutes



Learning Process, Methods and Activities:

- Brainstorming, Group Discussion and energisers

Key Question: "What are the responsibilities of an SAG Member?"

Stop and Check!

Participants should be able to list the responsibilities of an SAG member.

Responsibilities of SAG representatives

Materials Required:

- Chart Paper and Markers

Other Preparation:

- Invite representatives of a mature and well functioning SAG to this session.

Content:

- These SAGs usually have two representatives between whom the following responsibilities are shared or allotted. The following are the responsibilities of various **SAG representatives** as practised by most SAGs in MYRADA.

Meeting and Group Functioning related - representatives are expected to:

- be present at the meeting venue at least 10 minutes before the scheduled time and to bring all the books and documents of the SAG to the meeting.
- ensure that the weekly meeting takes place regularly.
- facilitate effective decision making in the SAG.
- monitor the financial affairs of the SAG including maintenance of records, audits and funds management.

Interpersonal Relationships - representatives are expected to:

- facilitate good working relationships between members of the group and to ensure the smooth functioning of the SAG.
- facilitate the group members to resolve any conflicts that may arise in the SAG in an amicable and just manner.

Relationships with Others - representatives are expected to:

- build linkages between various government and private institutions and the SAG.
- ensure the SAG's links with the Federation and Community Managed Resource Centre - so that benefits accrue to the group

Capacity Building of Members and Information Sharing: representatives should:

- share with the group all the information one has gathered while attending meetings in one's capacity as a representative.

- share all information obtained from training programmes with the rest of the SAG members.
- encourage SAG members to acquire basic literacy and numeracy skills.
- motivate all SAG members to participate in training programmes and group activities.

SAG Documentation related: representatives must:

- prepare and present the Monthly Financial Statement before the SAG members.
- record the attendance at the meeting.
- ensure the updating of all the books of accounts and other records before the meeting closes.
- ensure that books and documents are kept safely and in good condition and produce them whenever required.
- ensure the audit of SAG finances.
- be trained in the maintenance of SAG books and documents or at least know how to manage the book keeper.
- ensure that a second line of book writers is developed in the SAG.

Cash Management related: representatives must:

- issue receipts for any cash received (savings, loan repayments, etc.) by the SAG either from its members or from others – immediately.

The above-mentioned responsibilities can be shared between representatives based on discussions and their confidence in handling specific issues on behalf of the SAG.

Chairperson/Facilitator:

The members select a new chairperson, for every meeting, on a rotation basis. Her/his responsibilities are to:

- ensure discipline in the meeting.
- handle the cash transactions for the day and to remit cash to the savings bank account on the day after the meeting.
- furnish the bank cash receipt counterfoil to the SAG in the next meeting.
- ensure the participation of all members in the proceedings of the meeting.
- ensure that all the proceedings and transactions of the meeting have been recorded in the minutes book.

Roles and responsibilities of Joint Signatories:

- The two representatives are the joint signatories for the bank account.
- At least one of the two joint signatories for the SAG should preferably attend each meeting. In case both are absent for some reason, they must verify the decisions taken in the SAG before signing the cheques later on.
- While signing cheques for loans and other expenses, the signatories ensure that there has been a decision in the SAG meeting in this regard, which has been minuted in the resolution book.
- To verify the transaction amount and the person to whom the cheque is being handed before signing any cheque.

Note: The division of responsibilities mentioned previously need not be treated as watertight compartments. However, this is the system followed in most of MYRADA's groups. Care needs to be taken that the designations used to denote the representatives do not create power structures within the group. Hence the use of terms such as 'President', 'Secretary', 'Talaivar/Talaivi', 'Leaders' needs to be discouraged as far as possible. While some SAGs in MYRADA use the terms First and Second Representatives... you may simply use the term 'representatives'.

Learning Process, Methods and Activities:

- Brainstorming, Group Discussion and Experience Sharing with Members of Other SAGs and Energisers

Key Question: "What should the various SAG representatives do to make the SAG function effectively?"

Stop and Check!

Participants should be able to list the responsibilities of various SAG representatives.

From the Next SAG Meeting...

SAG members should discuss ways in which they can enhance their role and participation in the SAG, Federation, Community Managed Resource Centre, Panchayat Raj Institutions, etc. and document the same in their Minutes Book.

Norms in a Self-help Affinity Group

module aim:

The aim of this module is to facilitate the effective functioning of the SAG, by helping it to develop rules and regulations that are appropriate to the needs of the group. MYRADA's experience shows that SAGs that develop their norms with understanding perform better than those groups which merely follow a ready list of rules. Hence the Module is important in developing a sense of organisation in the SAG. This Module is typically combined with Module 6 "Roles and responsibilities of SAG members" and a shortened version can be repeated at different phases of the SAG's life - when different set of rules and regulations become appropriate. The module aim is achieved if the SAG is able to independently review and reformulate its norms for functioning.

module summary

session one

The need for rules and regulations

Materials Required: Pictures
15 minutes

session two

Reviewing rules and regulations in the SAG

Materials Required: SAG Minutes
Book
2 hours

Learning Objectives:

At the end of this training module participants will be able to

- Explain the need for rules and regulations in their SAG.
- Review the existing rules in the SAG.
- Frame new rules, if required.
- Clearly explain the penalties for the violation of rules and state when exceptions will be made.

TOTAL TIME



2 hours 15 minutes

Tips for the trainer: As this is a fairly long session - use several energisers and provide for adequate rest breaks. If you wish to combine this topic with Module 6 - "Roles and responsibilities of SAG Members", you may shorten both sessions to fit a day's training cum workshop.



15 minutes



The need for rules and regulations

Materials Required:

- Pictures

Content:

- Rules and regulations are important to ensure the smooth functioning of any institution.

Learning Process, Methods and Activities:

- Group Discussion

Key Questions: "What do you mean by rules and regulations?" "Why are rules and regulations needed in an SAG?"

Using the pictures, facilitate the discussion by giving examples of rules which are enforced in society. (See pictures given below and on the facing page)

Key Questions: "Why is there a queue in a fair price shop?"

What would happen without the queue?"

"Why are fixed timings enforced in a school?"

"Why are there rules for controlling traffic?"

"What happens when we break these rules?"

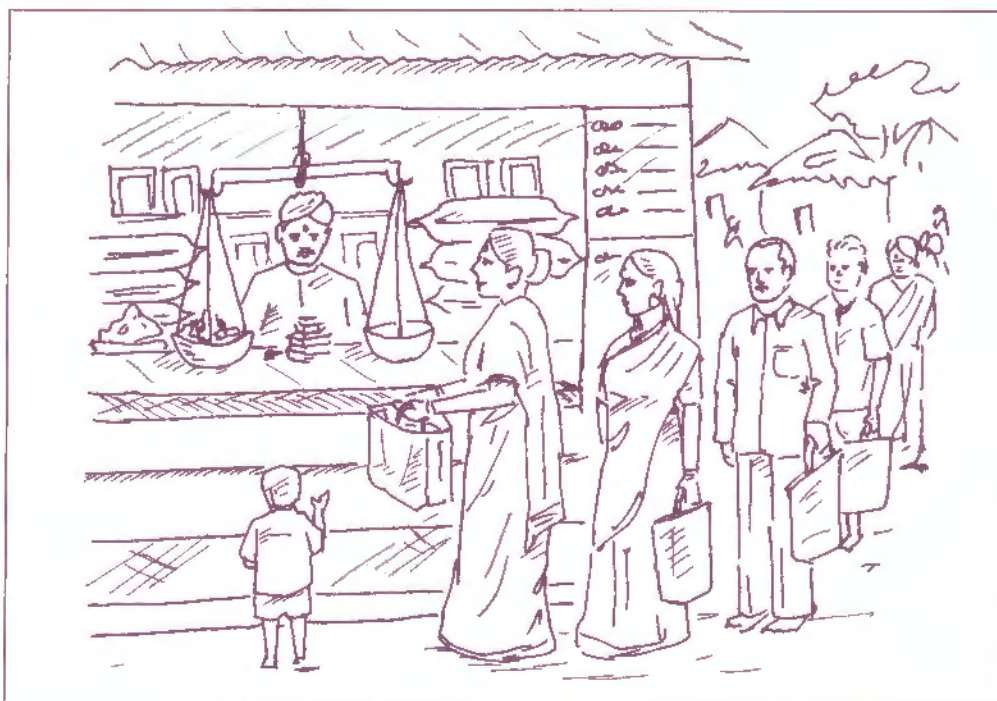
"What are the rules in a family – are all of them fair and just?"

Stop and Check!

Participants should be able to explain the importance of rules and regulations in their SAG.

Why is there a queue in a fair price shop?

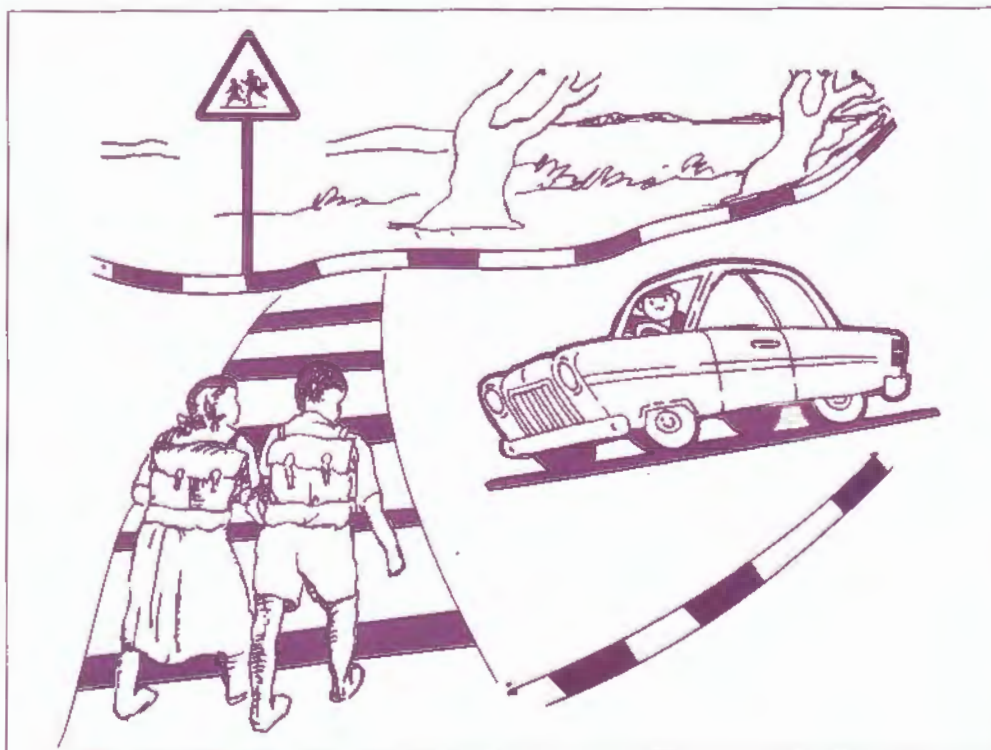
What would happen if there was no queue?





Why are there fixed timings in a school?

What would happen if there were no fixed timings?



Why are traffic rules enforced?

What would happen if there were no rules?



2 hours



Reviewing rules and regulations in the SAG

Materials Required:

- SAG Minutes Book

Other Preparation:

- The trainer should be aware of the existing rules and regulations of the SAG

Content:

- For the smooth functioning of the SAG, rules need to be framed for the following issues:

Membership, Meeting, Savings and Credit, Responsibility Sharing, and Credit-Plus. **Sanctions (penalties) for the violation of rules must also be framed, otherwise rules have no meaning.**

These suggestions are drawn from the experiences of SAGs in MYRADA. It is important that the SAG frame its own rules and regulations in order that they are accepted and understood by the SAG members. (See appendix for a checklist of rules that many MYRADA SAGs find useful and which they follow).

All rules should be periodically reviewed and modified, if necessary. All rules should be prominently displayed at the venue of the meeting.

Learning Process, Methods and Activities:

- Group Discussion

The SAG is a democratic institution, hence, participants must be encouraged to frame and review their own set of rules depending on what will work for them.

Existing rules may be amended, based on the group's past experience with these rules.

Key Questions:

"What are the rules and regulations the SAG has at present related to..."

- **Membership:** who may join the group, what should be the group size, what happens when a member leaves, etc.?
- **Meetings:** absence from meetings, late attendance, quorum, etc.?
- **Savings:** is there a minimum savings amount, is withdrawal of savings permitted, whether and how interest is paid on savings?
- **Loans:** how are loans prioritised, what is the interest rate charged on loans, how is the use of loans monitored, are defaulters penalised for overdue loans?
- **Representatives:** how are representatives chosen, are they rotated periodically, how often?
- **Credit-Plus:** do members wish to frame norms related to credit plus issues?
- **Sanctions:** what are the sanctions for the violation of rules, when may exceptions be made?

"Which rules are working well?"

"Which rules are not meeting their purpose or cannot be implemented?"

"What are the penalties for not observing these rules?"

Stop and Check!

All existing rules should be reviewed. New rules should be framed wherever necessary. Participants should be able to enumerate the SAG rules (at least the important ones). Participants should be able to spell out penalties for the violation of these rules. SAG rules should be minuted in the SAG minutes book.

From the Next SAG Meeting...

SAG members should follow all the SAG rules they have set; members should enforce penalties on defaulting members; members should be able to amend SAG rules whenever necessary.

It is useful for the SAG to introduce a practice where one member gives a short talk on one important rule every week/fortnight at the SAG group meeting; the talk explains the rule and the rationale behind the rule and initiates a brief discussion on the rule. Also the SAG may reserve a certain portion of their resolution book or keep a separate register to record all their rules and regulations in one place so that they do not need to search for them when required.

Tips to the trainer: Rules must promote fairness and justice and should not be used to bring another person or group down through unfair means.

Appendix: Checklist of rules evolved by many MYRADA SAGs

MEMBERSHIP

- **Economic Background of Members:** All members must be poor - this decreases the possibility of a few members dominating the group.
- **Physical Proximity of Members' Houses:** It is preferable that all members belong to the same village or hamlet as this facilitates ease of meeting, monitoring and is often one of the factors that promotes affinity.
- **Representation from Each Family:** Most SAGs insist that there should be only one member from each family joining the SAG and no one can be member of more than one SAG.
- **Membership Fee:** The amount is usually fixed after discussion in the group. The Membership Fee is not refundable.
- **Group Size:** The minimum and maximum number of members in the SAG is normally 15 and 20 respectively; a larger group would mean that discussions are not participatory, whereas a smaller group would mean that the group might not be financially viable. In small hamlets, the group may have between 10 to 15 members. Most 'good' SAGs in MYRADA have between 15-20 members.
- **Age of Members:** Members are above 18 years of age.
- **Cancellation of Membership:** Rules are framed as to how and when cancellation of membership is possible.

MEETINGS

- **Timing of Meeting:** Practically all SAGs functioning well meet every week. Meetings take place on a fixed day, at a fixed place and time to ensure discipline and certainty.
- **Absence from Meetings:** If a member is absent from a meeting, penalties are imposed, unless the member has taken prior permission or has an emergency at home.
- **Late-Attendance:** In case of late-attendance penalties are imposed.
- **Members cannot leave the meeting midway, unless the member has taken prior permission or there is an emergency at home.**
- **Quorum:** As a rule 75% of the members must be present for decisions to be taken in the SAG, *unless there is an emergency facing the group and the remaining members are unavailable.*

SAVINGS AND CREDIT

- **Savings:** Minimum savings is usually fixed. The group must decide whether withdrawal of savings is permitted. If so, what are the rules that apply?
- **Loans:** The group must decide upon how they will - prioritise loans, monitor the proper utilisation of loans, and charge interest rate on loans.
- **Use of Cheques:** Transactions of amounts larger than Rs. 500 are usually done through cheques, not cash, so that there is less chance of pilferage or of making accounting mistakes.

Cheques are written in the presence of all members to ensure transparency in financial matters.

- **Handling Cash:** All cash collections are directly deposited in the bank to reduce the possibility of theft and also to reduce the possibility of members themselves mishandling the cash.

Members take turns to deposit the collection amount in the bank so that this responsibility does not lie heavy on the shoulders of a few people.

- **Maintenance of Accounts:** Members decide who will maintain records and accounts, how much they will pay this person and how they will monitor him or her.
- **Penalties:** Fines are fixed for overdue loans, for defaulters and those who break norms established by the SAG. E.g., as regards smoking in meetings, drinking, not sending girl children to school, fighting in public, etc.
- **Interest on Savings:** Members decide whether and how interest on savings/dividends will be paid and distributed.

REPRESENTATIVES

- **Rotation of Representatives:** Most SAGs do not use the terms "President" or "Secretary" but "Representatives". All representatives must be rotated periodically.

Why is this so? Rotation of representatives takes place in many places in the world – at the international, national, state, district, *taluk* and village level. The same holds good for an SAG, which is meant to be a democratic institution. In an SAG, the representatives tend to benefit more in terms of capacity building as they are at the helm of affairs and they take on additional responsibilities. Rotation of representatives gives all members an opportunity to grow. It is also true that representatives, while taking on extra responsibilities on behalf of the SAG, may not find sufficient time for their own personal work. Rotation of representatives will ensure that undue pressure is not built on a few people.

- **Two representatives and two co-signatories** are chosen.
- **The book writer must not be a co-signatory** as this reduces her/his credibility.
- Representatives must be responsible for the maintenance of books, reporting and auditing.

TRAINING RELATED

- **Attendance:** All the members should be present during training.
Book writers and representatives also should attend training specifically designed for them.
- **Summary of the training topics** should be reviewed in the SAG meetings.

OWNERSHIP

- Members' participation in and ownership of development programmes should be ensured.

CREDIT-PLUS

- The SAG is not only concerned with savings and credit but also seeks to involve itself in issues of health, education, justice, gender equality, environment, community development, etc. Each SAG comes up with its own priorities for credit plus.

SANCTIONS

- SAG members list out sanctions for deviations from the rules and regulations of the group and cases when exceptions will be made. Sanctions are necessary to ensure that group members do not take rules lightly.
- Sanctions are also imposed on members violating social norms that the group might have framed, e.g. against drinking or not sending one's daughter to school, against receiving or giving dowry, not owning toilets at home.
- How will members ensure that sanctions are imposed without resulting in bad blood or people leaving the group? This must be discussed before sanctions are brought into practice.

Managing finances

module aim:

The purpose of this module is to impart knowledge of financial services and the skills of financial management to SAG members. The strength of SAGs lies in their ability to save, lend their own funds and later leverage their funds to borrow from mainstream financial institutions like banks, microfinance institutions and cooperatives. It is essential that SAGs are familiar with financial services provided by mainstream financial institutions like banks and insurance companies. The module therefore stresses on the importance of savings, lending, borrowing and risk management (including insurance and group collateral). It is hoped that SAG members will effectively manage their finances as well as use mainstream financial services for their benefit.

module summary

session one

The Common Fund and its components

Materials Required: Chart Paper and Markers
30 minutes

session two

Managing the SAG's finances

Materials Required: Chart Paper and Markers
30 minutes

session three

Prioritising loans in an SAG

Materials Required: Chart paper and Markers
2 hours

session four

Basic documentation for sanctioning a loan

Materials Required: Samples of all the loan documents
30 minutes

session five

Managing risks

Materials Required: Samples of insurance policies
30 minutes

Learning Objectives:

At the end of this training module participants will be able to

- List out all the components of the SAG's common fund and ways to manage their finances effectively
- Appraise a loan application and prioritise loans to applicants.
- Describe the basic documentation required for lending in their SAG.
- Describe their plans to insure themselves

TOTAL TIME



4 hours



45 minutes



The Common Fund and its components

Materials Required:

- Chart Paper and Markers

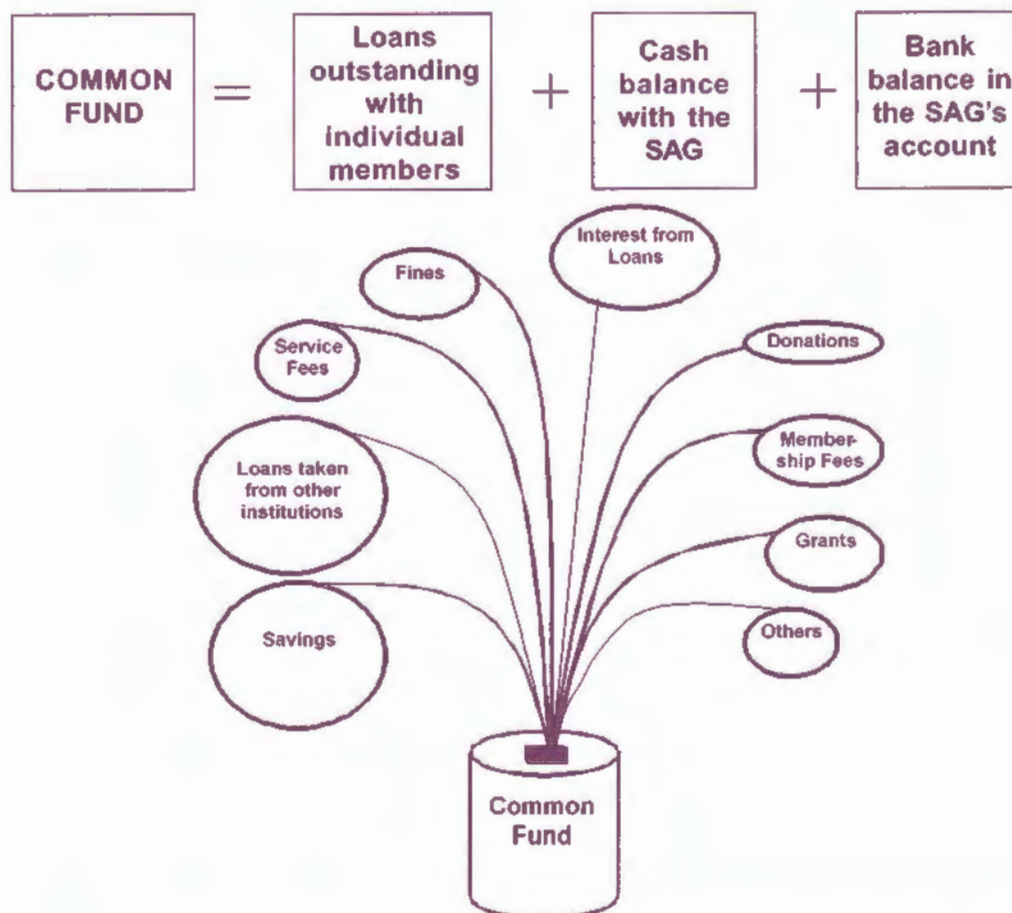
Content:

- Capital mobilised by the group into its account from different sources towards the development of its members constitutes the common fund. Self-help Affinity Groups in MYRADA divide their common fund into two categories - Refundable and Non-Refundable.

The Refundable component consists of funds which the group has to return to the outside world, e.g. members' savings, loans taken from other institutions. The Non-Refundable components include funds that belong to the group, e.g. membership fee, fines, service charges, bank interest earned, donations and grants.

A quick way to calculate the common fund:

Add up all the loans outstanding with individual members along with the cash and the bank balance - this gives you the approximate total common fund in the SAG.



Note: The size of each circle represents the proportion of the item in the common fund. E.g. savings, loans from other institutions and interest from loans are the largest components of the common fund in a good SHG - as against grants and donations in not so strong ones.

Learning Process, Methods and Activities:

- Brainstorming, Lecture and Group Discussion

Key questions: "How do you gather funds in your SAG?" " Which of those funds are refundable to members and which are not?"

Stop and Check!

Participants should be able to list the various components of the common fund. Participants should be able to calculate the total amount of the common fund given, the cash and bank balance and loan outstanding with various members.

Managing the SAG's finances

Materials Required:

- Chart Paper and Markers

Content:

- The following features and practices are encouraged and followed in most SAGs in MYRADA to effectively manage their finances:
 - Members save as much as they can and members' savings are the most valued source of funds to the SAG (see *Module 4 for the importance of savings*).
 - The SAG provides loans to members from both own and borrowed funds - for consumption, income generation, investment and basic needs, and at interest rates that are not exploitative.
 - Money is not kept idle in the bank since it earns much less interest than when it is loaned to members. Surplus money is invested intelligently in businesses or interest-earning deposits.
 - Money is borrowed from banks, microfinance institutions (MFIs) or other financial institutions based on the SAG's repayment capacity as a group and at lowest available interest rates.
 - Money is not spent unnecessarily from the common fund for social or administrative purposes.
 - All financial transactions take place during the meeting, thus ensuring the involvement of all members in managing the common fund.
 - Surplus funds or retained earnings in the SAG is distributed as dividend to members as cash or kind (and not lent to other poor people at exorbitant rates!).
 - Members and some of their assets are insured so that losses from risks are minimised.

Learning Process, Methods and Activities:

- Story-telling, Lecture, Group Discussion and Role-play

To demonstrate the uselessness of keeping money idle and the need to invest it intelligently, **narrate the Paddy Story** to the group (see *illustrations overleaf*).

MODULE SESSION TWO EIGHT



30 minutes



Role-play: Ask three participants to carry a stone each. One of them gets a small one, the second gets a medium sized one and the third gets a large one. The small stone can be lifted easily, the medium sized one without much difficulty but the large stone cannot be moved.

Message: Managing finances is like lifting stones. If a weak person tries to lift too large a stone she might end up with a broken back. Therefore do not get into very large financial transactions too soon. Build up your capabilities to manage finances gradually and very soon you will be able to handle large sums of money. Saving money is the process of building up strength to managing more money.

Narrate the Dharmapuri Case Study to illustrate why all transactions should take place during group meetings.

Stop and Check!

Participants should be able to explain practices to be followed for effective common fund management.

Stories you may tell

Dharmapuri Case Study: In one of the SAGs of Dharmapuri area, the book writer of the group withdrew Rs.2000 from the bank and paid the amount directly to a group member. After 3 months the concerned member complained to the SAG that she had received only Rs.1000. There arose a conflict between the book writer and the member regarding the difference in the amount.

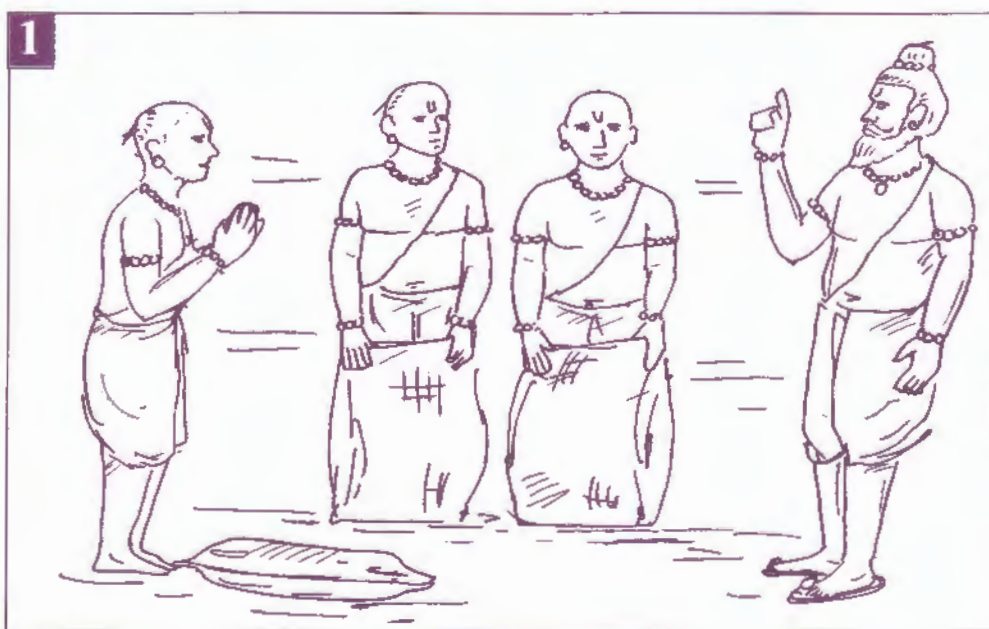
(At this point allow the group to discuss the case)

After discussions in the group, the group asked both the book writer and the member to pay Rs.500 to the SAG as penalty. It was also decided that henceforth all financial transactions would take place only during group meetings.

Message: All transactions should take place during the group meeting.

The Paddy Story...

1. A Guru once decided to go on a pilgrimage and before he left he called his three disciples and gave them each a sack of paddy and told each one, "look after this sack of paddy for me, let it not be destroyed".



2



The Paddy Story... (Continued from the previous page)

2. Now the first disciple thought that the Guru would take very long to return from the pilgrimage or might never return. He milled the paddy and ate up all the rice.

3



3. The second disciple fearing that some animal would eat up the paddy or some thief would steal it, kept it beside him all the time and even slept on it. The paddy gradually deteriorated and was destroyed.

4



4. The third disciple sowed the paddy and in time was able to take two crops of paddy producing 20 bags in all before the Guru returned from his pilgrimage.

5



5. Which of the disciples did the Guru praise and why?

Message: Money does not grow by spending on things that earn no returns. It does not grow when kept idle. Money grows when it is put to productive use.

MODULE SESSION THREE EIGHT



2 hours



Prioritising loans in an SAG

Materials Required:

- Chart Paper and Markers

Content:

- Loans must be disbursed to members based on the criteria and procedures set by the SAG.

The following are the common criteria adopted by SAGs for assessing the eligibility of a loan applicant:

- Regular attendance of member – at least 90%
- Regular savings
- The member participates willingly in common action programmes
- The member participates constructively in group affairs
- Purpose for which loan is requested for and its urgency
- Ability of the member to manage the asset/activity being financed by the loan
- Capacity of the applicant to repay the loan from various sources of income
- Utilisation and repayment of previous loans

This is the process followed by SAGs while prioritising and sanctioning loans:

- The SAG receives requests for loans from members and records them in the resolution book. These may be loans for basic needs, consumption needs, income generation, asset creation and emergency purposes
- The SAG members collectively discuss the requests against various criteria for disbursing loans
- The major criteria are the urgency of purpose, availability of funds, and the eligibility criteria of the applicant which have been listed in the box
- The members prioritise the various requests and finalise the loans collectively and record decisions in the resolution book. The decision includes the amount sanctioned, purpose of loan, repayment schedule, interest rates and penalty for delays in repayment.

Learning Process, Methods and Activities:

- Brainstorming, Lecture, Group Discussion and Role-play with Fish-bowl

Key question: "What should one look for in a person before deciding to lend her/him money?"

Fish-bowl: The SAG has Rs. 2000 in the common fund. A member wants Rs. 700 for her daughter's delivery, another member wants Rs. 1000 to buy seeds and a third member needs Rs. 1000 to buy a new cot. All the members are equally eligible to receive the loan. To whom will the group lend the money? And why?

Discuss the issues that come up during the role-play.

Stop and Check!

Participants should be able to list the eligibility criteria required to be fulfilled by a loan applicant in an SAG. Participants should be able to list criteria against which they prioritise the sanctioning of loans to different loan applicants when the SAG does not have sufficient funds to cater to all loan applicants. Participants should be able to list the steps in the process of assessing and sanctioning a loan in an SAG.

Basic documentation for sanctioning a loan

Materials Required:

- Samples of all the documents required for sanctioning a loan.

Content:

- All details regarding sanctioning of a loan should be documented in the SAG. Documentation is vital!

The following documents are required in the process of sanctioning a loan:

- Loan application from the member
 - Minutes Book or Resolution Book, where the decision to lend or not is recorded along with repayment terms and conditions
 - Agreements (optional).....
 - Promissory Note (optional)...
- } To reconfirm and validate the terms and conditions.
- Loan Ledger.....
 - Vouchers
 - Cash Book.....
- } To record the loan in the individual member's folio as well as in the other books.
- Cheque Book, to issue the loan cheque (this is a more accountable practice compared to giving cash)
 - Individual Pass Book - which has a separate section on loans and repayments

Learning Process, Methods and Activities:

- Lecture and Group Discussion

Key Question: "What are the basic documents required while lending in an SAG? What are they used for?"

Stop and Check!

Participants should be able to list the basic loan related documents to be maintained in an SAG, visually identify these papers and describe the need for each of these documents.

MODULE SESSION FOUR EIGHT



30 minutes



MODULE SESSION FIVE EIGHT



30 minutes



Managing risks

Materials Required:

- Samples of insurance policies

Content:

- Life involves risks which are often outside our control. We can manage such risks by insuring ourselves. When we buy an insurance policy we save for an unforeseen event in the future and if such an event occurs the insurer promises to pay us an amount that will help overcome some of the losses. Commonly we insure ourselves against ill health/disease, death or disability due to accidents, loss or damage to property/crops due to fire, disasters and other natural causes beyond our control, death of animals due to disease and accidents, etc.
- SAG members can protect themselves from risk by investing in insurance policies. All animals bought with SAG loans must be insured. Members and their family may be insured against death and disability. When members pay their insurance premia without fail, it can protect the family and the SAG from losses. Claims from insurance can be used to - pay back loans owed by deceased or disabled members, support their families with some cash, help buy new animals, etc.
- Both individual members and the SAG can obtain insurance policies.
- **Procedures for obtaining insurance policies:** Provide list of insurance policies and agents in the local area. Describe the procedures in calculating premia, the need to be prompt in paying premia, how premia are calculated and how to process insurance claims, and typical problems and exceptions while claiming insurance.

Learning Process, Methods and Activities:

- Lecture and Group Discussion, and optionally a talk by an insurance agent

Key questions: "What is insurance?" "How can insurance reduce risks to the SAG and its members?" "What are the dos and don'ts while buying insurance services?"

Stop and Check!

Participants are able to explain the use of different types of insurance. The SAG has initiated discussions on insuring members and their assets at the earliest.

From the Next SAG Meeting...

SAG members should be able to:

- improve the rate of savings
- take steps to ensure that the common fund is optimally rotated
- invest surplus money intelligently
- assess the credit worthiness of a loan applicant before sanctioning a loan
- prioritise loans according to the urgency of purpose
- identify all documents to be filled before sanctioning a loan
- take steps to insure their lives and assets against risks

Bookkeeping and auditing for SAG members

module aim:

The aim of this module is to help SAG members to acquire skills and insights which will enable them to monitor and retain control over the group's finances *even if they are not literate*.

The module only provides the methodology for introducing bookkeeping in SAGs and does not provide the finer details of how to maintain each book.

module summary

session one

The need for bookkeeping

Materials Required: 'Fake' Money, Chart Paper and Markers
45 minutes

session two

What are the various books of accounts? Why are they needed?

Materials Required: The SAG's own Books and Documents, a Sample of Various Books of Accounts and other Documents used in SAGs, Chart Paper and Markers
2 hours

session three

Choosing a Book Writer

Materials Required: Chart Paper and Markers
15 minutes

session four

Monitoring the Book Writer

Materials Required: Chart Paper and Markers
15 minutes

session five

Control over the Common Fund

Materials Required: Chart Paper and Markers
1 hour

session six

The need for numeracy

Materials Required: Chart Paper and Markers
15 minutes

session seven

Financial auditing in an SAG

Materials Required: Audited Statements of the Self-help Affinity Group
30 minutes

Tips to the Trainer: Use the MYRADA 'Manual for Finance and Management Systems of Self Help Affinity Groups' along with this module.

module

9

Learning Objectives:

At the end of this training module participants will be able to

- List out the need for all books and documents maintained by the SAG and identify the various books and documents.
- Describe the criteria they would keep in mind before choosing a book writer.
- Identify ways in which they may monitor the book writer.
- Identify ways in which they may keep track of the common fund.
- Explain why numeracy is important and take steps to conduct numeracy classes in their SAG.
- Explain the need for a periodic audit of the SAG's accounts.

TOTAL TIME



5 hours

MODULE SESSION ONE NINE



45 minutes



The need for bookkeeping

Materials Required:

- 'Fake' Money, Chart Paper and Markers

Content:

- Bookkeeping is needed in order to keep an accurate record of all transactions and decisions taken in the group.

Learning Process, Methods and Activities:

- Games and Group Discussion

Ask participants to play the **Coin Game**.

Key Questions: "Are you able to remember all the transactions that took place during the game?" "Why does one need bookkeeping?"

Stop and Check!

Participants should be able to explain why bookkeeping is important.

Games you will use

The Coin Game: Ask a volunteer from the group to distribute 'fake' money to a few participants. Ask her to take the money back and redistribute it to some other participants. Ask her to recollect how much money she has distributed and to whom. Repeat the process again and again until the payments and receipts have become quite complicated! Now ask the volunteer to list out how much money she has distributed and to whom. Ask the participants how much money they have received in the course of the game. What might happen if transactions are not recorded in an SAG? Is it possible to recollect all transactions that have taken place?

Message: Frequent transactions cannot be remembered after a while and have to be recorded somewhere.

What are the various books and records used in an SAG? Why are they needed?

Materials Required:

- The SAG's own Books and Documents, a Sample of Various Books of Accounts and other Documents used in SAGs, Chart Paper and Markers

Content:

- The following are the books used to record transactions in an SAG:¹
- **Minutes book** is an important and basic book which contains not only the proceedings of the group meeting but also the financial transactions which have taken place on the day of the meeting. It helps the SAG to review the decisions taken in the previous meeting, action taken and the follow-up required. It is often called the "mother book".

¹ Different organisations use different books or formats for record keeping. Adapt this session according to the requirements of your organisation.

MODULE SESSION TWO NINE



2 hours

- **Admission Register** contains all baseline information about the member and her/his family and confirms enrollment.
- **Attendance Register** confirms the physical presence of the members. It helps the SAG to trace regular absentees and the reasons for their absence.
- **Member's Individual Pass Book** confirms the cumulative savings and loan position of each member. The Passbook is kept with the individual member.
- **Individual Savings Ledger** contains the day-to-day savings of all individual members of the group. It helps the SAG to know the member-wise savings for the day, for the month and for the year. Even if a member's passbook is misplaced, her savings and loan status may be traced from the ledger.
- **Individual Loan Ledger** contains all information of loans disbursed to members, individually, including loan issues, purpose of loan, interest payment schedule, recovery, outstanding and overdue.
- **Cash Book** maintains all records of cash and bank transactions of the SAG.
- **General Ledger** contains the activity wise cumulative balances. For example, from the General Ledger, one can tell how much has been spent on transportation by the SAG, how much has been earned from fines, etc. It provides the SAG with information on the financial position of each activity.
- **Receipt Book** keeps track of all receipts to the SAG. It is maintained in duplicate, with the original being issued to the person who has paid the money. This helps both the SAG and the payer justify that the amount has been received.
- All payments and expenditures of the SAG are routed through the **Payment Voucher**. This is retained with the SAG as proof of payment. However, the Payment Voucher is only a supporting document. The payment itself is made against bills or against an expenditure statement signed by the recipient of the payment.
- A **Demand Promissory Note** is taken from the borrower as security for the loan.
- Supporting documents, related to various financial transactions and decisions made by the group and all correspondence should be filed in the **Documentation File**.
- **Bank Pass Book / Challan / Cheque Book** are required for conducting bank transactions.
- **Local Contribution Register** provides information of funds mobilised at the local level either in cash or kind for various programmes.
- **Stock Book** contains information of materials (e.g. raw materials for a production activity) received or issued and balances, along with their material value.

Learning Process, Methods and Activities:

- Lecture, Group Discussion and Energisers



Pass around each type of book/record and explain how they may be identified. Ask the participants to find a unique way in which they may remember each type of book/record. **You may conduct a small quiz** at the end of the session to identify the various books and what they are used for and reward correct answers.

Stop and Check!

Participants should be able to list and identify all the books of accounts and other records and describe what they are used for.

Choosing a Book Writer

Materials Required:

- Chart Paper and Markers

Content:

- An ideal book writer should be honest, accessible, acceptable to all group members, non-interfering in group dynamics, transparent and skilled at writing books. An SAG should be able to access a substitute book writer if the existing book writer leaves.

Learning Process, Methods and Activities:

- Group Discussion

Key Question: "What would you look for in a person you might hire as a book writer?"

Key Question: "What steps will you take to ensure that your SAG does not suffer if your book writer leaves the village for some reason or is otherwise unable to write the SAG books?"

Stop and Check!

Participants should be able to describe all the qualities a desirable book writer should possess. Participants should be able to explain what steps they will take to ensure that the SAG does not suffer if their book writer leaves or is unable to help them.

Monitoring the Book Writer

Materials Required:

- Chart Paper and Markers

Content:

- In order to effectively monitor the book writer, many SAGs have adopted the following norms:
 - The group must make sure that the book writer never handles the money.
 - The SAG members must always verify the minutes before they sign.
 - If the book writer is not a member of the group, (s)he must not interfere with the group's proceedings.

MODULE SESSION THREE NINE



15 minutes



MODULE SESSION FOUR NINE



15 minutes



Learning Process, Methods and Activities:

- Lecture and Group Discussion

Key Questions:

"Do you let people you have hired to work in your house or fields take decisions for you? Why? Why not?"

"Why should you ensure that the bookwriter (if(s)he is not a member) does not interfere in the group's proceedings?"

Stop and Check!

Participants should be able to explain how they will monitor the bookwriter.

Control over the Common Fund

Materials Required:

- Chart Paper and Markers

Content:

- In order for the SAG to retain control over the common fund the following practices are usually observed:
 - Whoever is writing accounts never handles the money.
 - Members keep track, mentally, of the total amount and composition of the group fund at any point in time.
 - The total amount is usually announced at the meeting or written on the board.
 - Members keep track of their own individual savings and credit status in the group.
 - Members ask the book writer to read out the day's minutes before they sign.
 - SAG members ensure that the books are always kept up-to-date.
 - SAG members ensure that the book writer has all the necessary equipment for writing books such as a pen, pencil, eraser, white paper, carbon sheets, pins, glue, rubber stamp and stamp ink-pad, and calculator.
 - SAG members ensure that the custody of their books and records is not with the book writer.

Learning Process, Methods and Activities:

- Lecture and Group Discussion

Stop and Check!

Participants should be able to describe how they can retain control over the common fund.

MODULE SESSION FIVE NINE



1 hour



MODULE SESSION SIX NINE



15 minutes



The need for numeracy²

Materials Required:

- Chart Paper and Markers

Content:

- In the context of the SAG, numeracy is important to be able to keep control over and account for the common fund, and one's own individual savings and loan status in the group. After acquiring numeracy, one may also monitor the book writer more effectively. Acquiring numeracy is not difficult, all one needs is a patient teacher, confidence and plenty of practice.

Tip to the Trainer: This session can be skipped if numeracy is good in the group.

Learning Process, Methods and Activities:

- Group Discussion

Key Questions:

"Why is numeracy important?"

"Do you think you can learn how to count, add, write numbers, etc.?"

"Why? Why not?"

Facilitate participants to articulate their inhibitions about acquiring numeracy and help them realise that there is a way to overcome their inhibitions.

Describe instances of persons in other SAGs who have acquired numeracy skills after joining SAGs and how they did it. You might remind them that many of them are experts at *rangoli/kolam* which is more complicated than writing any number. They can practice their numeracy skills on *ragi*, rice, or sand, with *rangoli* powder or pens and chalk.

Motivate the group to arrange for a group member or somebody else in the village to conduct numeracy classes in the SAG.

Stop and Check!

Participants should be able to explain why numeracy is important. Participants should arrange for numeracy classes in the SAG.

² It may be that all or some of the SAG members can already count, add, multiply, etc. Before the training session, do a quick analysis of the level of numeracy skills in the group. After this session, the SAG should take it upon itself to see that as many members as possible in the group acquire adequate numeracy skills.

Financial auditing in an SAG

Materials Required:

- Audited Statements of the Self-help Affinity Group

Content:

- Auditing is a systematic verification of books of accounts, by a person external to the SAG (not the book writer or the group members). The objective of auditing is to track errors and omissions in maintaining accounts, to rectify the existing errors, and to prevent mistakes in the future.
- Auditing is required both for the benefit of the SAG itself and to establish the credibility of the SAG's operations to the world outside.

Preparing for an Audit:

1. The SAG shall discuss preparation for audits as an agenda in its regular meeting - at least three months in advance (in April of every year for the June audit).
2. The SAG shall contact its Federation and/or the Community Managed Resource Centre or the local Chartered Accountant for auditing services.
3. The SAG shall assign the responsibility of organising the audit to specific person(s) in the group. The person(s) shall ensure that books are kept up-to-date and ready for audits and be present during the audits along with the bookwriter for any clarifications.
4. The SAG shall pay the federation/CMRC/CA the assigned audit fee.
5. Upon completion of the audit, the SAG shall ensure that the audit report is collected and discussed thoroughly in the group. Follow-up actions on the audit findings shall be drawn up and implemented.

Learning Process, Methods and Activities:

- Lecture and Group Discussion

Key Question: "Why does the Self-help Affinity Group need to audit its books of accounts?"

Indicative Answers are:

- To promote financial accountability and transparency.
- To find and rectify the errors and omissions in maintaining books.
- To strengthen the existing accounting system in the group.
- To confirm income, expenditure, assets and liabilities.
- To build trust in the SAG as an institution leading to sustainability, recognition and credibility.
- For future budgeting and financial decisions.

MODULE SESSION SEVEN NINE



30 minutes



Review the last period's audit report (if available) to highlight the strengths and weakness of the group.

Key Question: What follow-up action did they take on their audit report?

Key Question: How should you prepare for an audit?

Stop and Check!

Participants should be able to explain why an SAG needs a periodic audit and how they will prepare for the next audit.

Since 1999, SAGs on MYRADA's Projects have hired Chartered Accountants from nearby towns to audit their accounts. They have paid for the Auditors' fees themselves. They feel that they are respected all the more because of the Chartered Accountants' seal of approval! As a facilitator MYRADA orients the auditors to the SAG concept and the requirements of bookkeeping at the SAG level.

Leadership

module aim:

The purpose of this module is to generate awareness amongst participants on the need for leaders who trust and respect others, who have a vision, and who encourage everybody's participation in the SAG. The module also communicates the importance of periodic rotation of leaders in an SAG. The aim of the module is also to develop the SAG's leadership position in the larger community and to change the way leadership is expressed - from autocratic forms to consultative and just ones.

module summary

session one

Leadership in an SAG

Materials Required: Bricks or Matchboxes, Scissors, Glue, Chart Paper and Markers

1 hour

session two

Leadership styles

Materials Required: Chart Paper, Markers, Four Glass Tumblers, Water, Sugar, Clay and a Big Pebble

1 hour 30 minutes

session three

Characteristics of a good leader

Materials Required: Chart Paper and Markers

1 hour

session four

Rotating leadership functions

Materials Required: Pictures, Chart Paper and Markers

30 minutes

module

10

Learning Objectives:

At the end of this training module participants will be able to

- Explain the need for leadership in an SAG.
- Describe various leadership styles.
- Explain why the SAG should promote leaders who trust and respect others, who have a vision, and who encourage everybody's participation in the SAG.
- Explain why SAG leaders need to be rotated periodically.
- Explain why new leaders should be appointed six months prior to the expiry of the term of the older leaders in the SAG.
- Analyse the existing leadership in their SAG and take steps to groom the second line of leadership in the group.

TOTAL TIME



4 hours

MODULE SESSION ONE TEN



1 hour



Leadership in an SAG

Materials Required:

- Bricks or Matchboxes, Scissors, Gum, Chart Paper and Markers

Content:

- Leadership is needed to:
 - monitor and improve upon the group's performance.
 - coordinate all the group's activities.
 - nurture the group's interpersonal relationships.
 - ensure that all members participate in the group's activities.
 - take initiative in establishing linkages with external organisations.
 - provide strategic direction to the group.
 - represent the SAG in various bodies like federations, CMRC, PRIs, etc.
 - express and interpret the group's vision.

Good leadership helps to bring out the best in everybody.

Learning Process, Methods and Activities:

- Games, Brainstorming and Group Discussion

Divide the participants into groups of five and ask each group to undertake any one of the following **games**:

- Tower Building
- Paper Cutting

After the exercise, ask the participants to **review what happened during the game**.

Key Questions: "Who was taking on the mantle of leadership at different stages in the game? How did this help or hinder the group in performing the task?"

Key Question: "Why do we need leadership in an SAG?"

Stop and Check!

Participants should be able to describe good leadership and explain why leadership is needed in an SAG.

Games you will use

Tower Building: Provide locally available bricks or matchboxes to participants and ask them to construct a small tower **using these bricks**. The facilitator should observe the proceedings critically. **One or two of the participants may stand around giving instructions while the others carry them out.**

Paper Cutting: Provide paper and scissors to the participants **and ask them to cut it into certain designs or to make a collage**. The **facilitator should once again be the observer and see who takes charge and who follows through.**

Leadership styles

Materials Required:

- Chart Paper, Markers, Four Glass Tumblers, Water, Sugar, Clay and a Big Pebble

Content:

- There are several leadership styles, which a leader may exhibit.
1. **An Autocratic Leader** is selfish, bossy, with a closed mind, dictatorial, dominating, and an egotist. An autocratic leader frequently tends to exhibit his/her superiority over others.
 2. **A Dummy Leader** is a leader only for namesake. (S)he is weak, irresponsible, and does not like to take risks. A dummy leader often gets cornered, finds fault with others and does not take a consistent stand. A dummy leader has no backbone and is manipulated by others.
 3. **An Anarchic Leader** is one in whose group there is always argument and where everybody (or nobody) is the leader. An anarchic leader is negligent, promotes no mutual understanding in the group (in fact (s)he often promotes dissidence) and takes little initiative in providing leadership.
 4. **A Democratic or Participatory Leader** functions like a genuine people's representative. (S)he is participatory, respectful, responsible, impartial and supportive. A democratic leader also helps promote new leaders in a group. **Democratic leadership is essential for an SAG.**

Learning Process, Methods and Activities:

- Sub-group Discussion, Role-play and Exercises

Exercise: Take four glass tumblers and fill them with water. Ask the participants to put the pebble in the first glass, some water in the second, some wet clay in the third and sugar in the fourth glass. Ask them to explain what happened in each case. The pebble represents the autocratic leader, who is dominating and does not mingle with the water (representing the group). Adding water to the second glass represents the effect of a dummy leader on a group; there is no difference between the leader and the others in the group. The wet clay in the third glass represents the anarchic leader who often promotes chaos and dissidence in the group, making clean water muddy. The group is spoilt just as the water gets muddy. The sugar in the fourth glass represents the democratic or participatory leader who mingles with the group, enhances its functioning (sweetens the water), but is quite invisible and functions like a genuine people's representative.

Ask participants to do a **role-play portraying various styles of leadership.**

For example, assign the role of an autocratic leader to one of the participants and ask the group to discuss a mock problem in the SAG, say, the low attendance of members in weekly meetings.

MODULE SESSION TWO TEN



1 hour 30 minutes



MODULE SESSION THREE TEN



1 hour



Divide participants into small groups and ask them to **discuss obvious examples of various leadership styles**, which they come across everyday. For example, how would they categorise the following with respect to the leadership styles described above?

- Village leadership
- Panchayat/political leaders
- Religious leaders
- The heads of their families
- Their mother-in-law

Stop and Check!

Participants should be able to describe various styles of leadership.

Characteristics of a good leader

Materials Required:

- Chart Paper and Markers

Content:

- A good leader in an SAG should be:

Courageous, dedicated, honest, impartial, participative and visionary

A good leader should always put the larger interests of the group before his or her personal interests

Learning Process, Methods and Activities:

- Story-telling, Brainstorming and Group Discussion

Narrate the following stories to the group:

- The Lion and the Rabbit
- The Blue Fox

Key Question: "What are the characteristics of a good leader?"

Stop and Check!

Participants should be able to describe the characteristics of a good leader.

Stories you may tell

The Blue Fox: Once upon a time, a fox went to steal a chicken from a village but was chased away by the village dogs. As it was escaping from the dogs, it accidentally tripped into a vat of blue dye in the dhobi ghat. The next morning, all the animals in the forest were surprised to see a strange blue animal in their midst. The clever fox decided to fool them and claimed that he had been sent from the heavens to protect them and that he was their new king. The animals were scared and brought food and drink for the blue fox and started to worship him. This continued for some time and the fox became fat and arrogant and started ordering everyone about. However, one full moon night, when all the other animals were asleep, the foxes in the forest began to howl, as all foxes do on a full moon

night. Unable to fight his instincts, the blue fox began to howl too. The other animals noticed this and realised that they had been fooled. In their anger they beat him up and asked him to leave the forest forever.

Message: You cannot hide your true colours forever. A good leader should be honest and should lead by obtaining people's respect and not through deception or generating fear in their minds.

The Lion and the Rabbit: Once upon a time there lived a fierce lion who was king of the jungle. Each day, all the animals in the jungle drew lots amongst themselves to decide who would be sent as food for the lion. One day it was the turn of a small rabbit to be eaten. But the rabbit was unperturbed, as he had already hatched a plan to escape the lion. It was nearing sunset as the rabbit walked slowly towards the lion's den. The lion was seething with anger on being kept hungry all day. He became angrier still when he saw that his day's meal was to be a small rabbit. "Where have you been all day", roared the lion. The rabbit shivered and replied "Your Majesty, while I was on my way to your den, I was stopped by another lion. He lives in an old, dry well at the edge of the jungle. He claims that he is the new king of the jungle and that he would like to fight you." At this the lion insisted on being led to the well immediately. Looking into the well, he saw his own reflection and thinking it was the new lion, he leapt into the well to fight, and was drowned.

Message: Brain is mightier than brawn. A good leader is a visionary.

Rotating leadership functions

Materials Required:

- Pictures, Chart Paper and Markers

Content:

- Rotational leadership in an SAG is important because it
 - Creates opportunities for all members to develop leadership qualities through practice.
 - Enables the sharing of responsibilities.
 - Allows for the SAG to function smoothly even if some members are absent.
 - Creates equal opportunity in the SAG.
 - Does not allow for domination by a few members.

It is important to appoint the following year's leaders at least six months in advance, so that they have time to learn as apprentices from the group's existing leaders.

Learning Process, Methods and Activities:

- Group Discussion

MODULE SESSION FOUR TEN

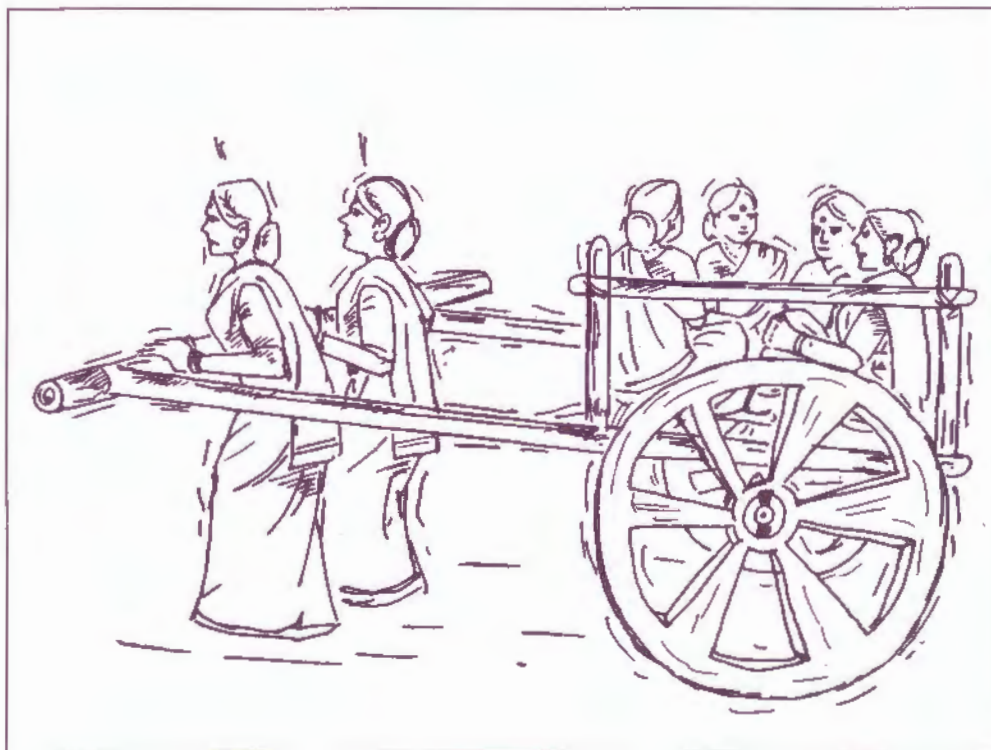


30 minutes

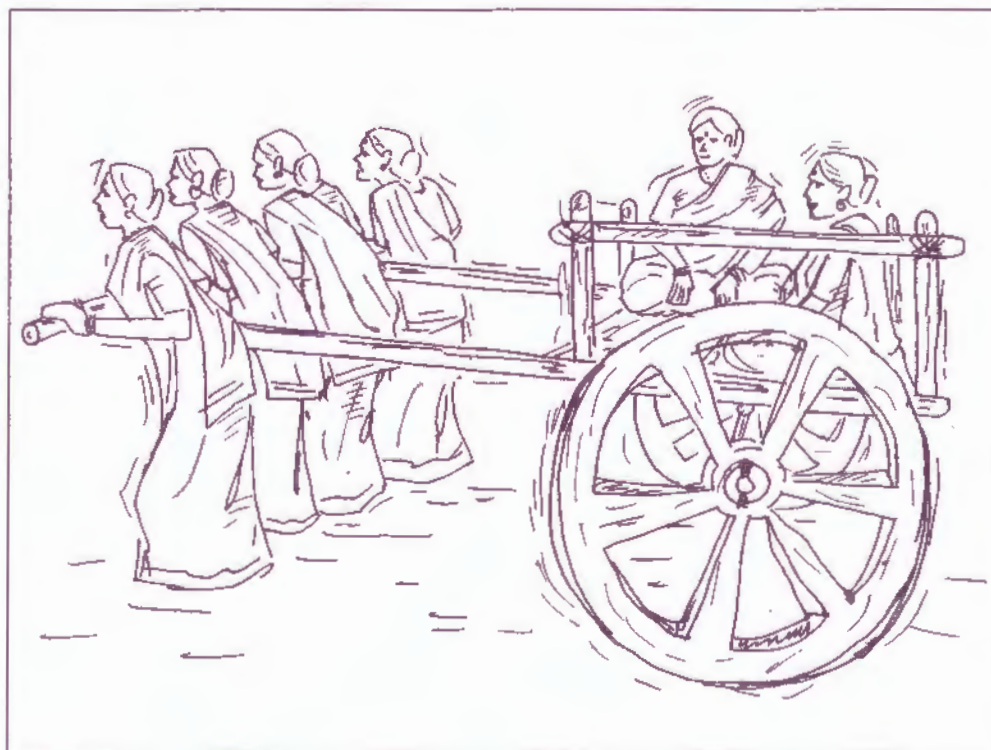


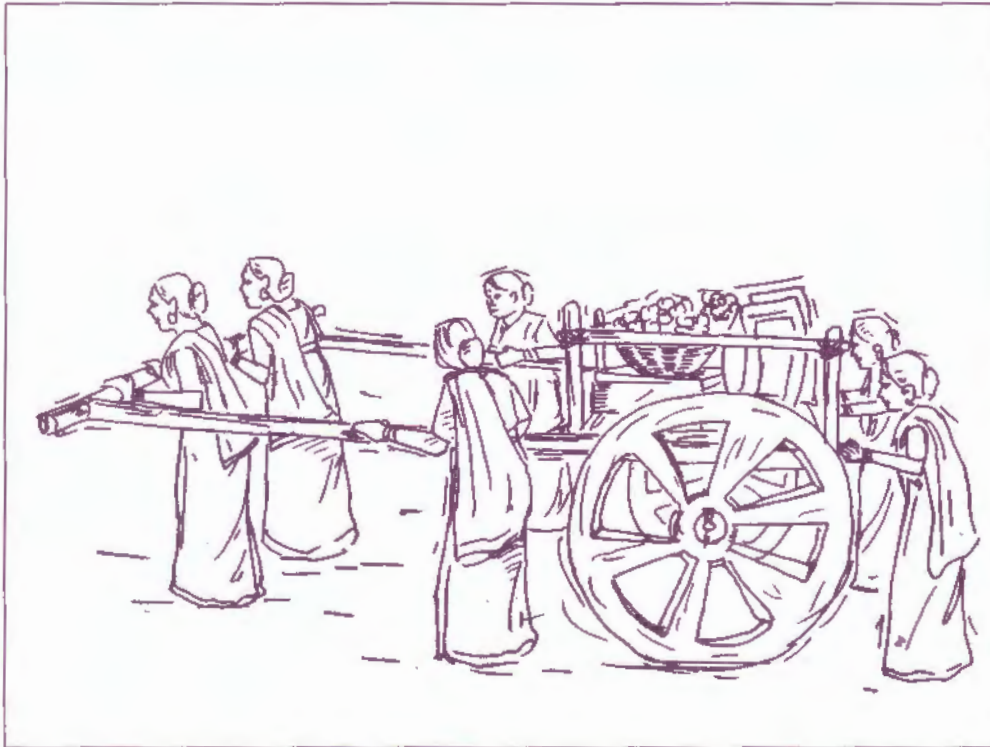
In all the pictures described below, the cart represents the SAG.

All the members are seated in a cart and the two representatives are trying to pull the cart. This is hard to achieve as the burden is solely on the shoulders of two people.



The representatives are seated on the cart and all the other members are pulling the cart. This is inappropriate as it symbolises the domination and cornering of benefits by a few.





All the members are pushing the cart with the representatives helping with the steering of the cart. Everybody takes turns with the steering. This is how it must be in an SAG.

Using the pictures (given above and on the facing page) discuss the following with the group.

Key Questions : "Why should leadership be rotated in an SAG?" "How frequently should leaders be rotated?" "Why should new leaders be appointed six months in advance of the retirement of the old leaders?"

Ask participants to **play the Triangle Game**.

Stop and Check!

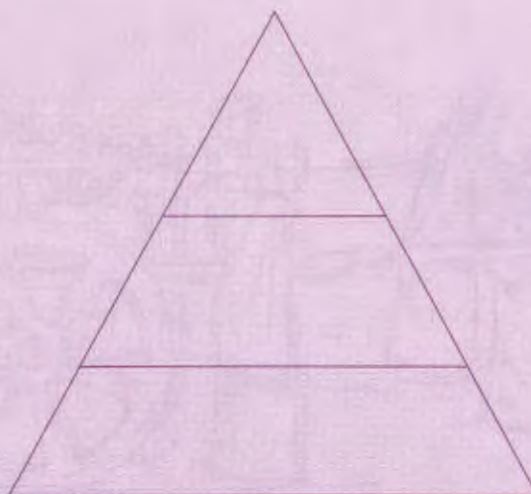
Participants should be able to state why leadership needs to be rotated amongst members of an SAG. Participants should be able to explain why new leaders should be appointed six months before the expiry of the term of the old leaders.

Games you will use

The Triangle Game: Draw a rather large triangle on the floor so that all the participants can squeeze into the triangle at any given point of time. Draw two horizontal lines to divide the triangle into three sections. Ask all the participants to step into the first section at the base of the triangle. Once all of them are accommodated in the first section, ask them to shift to the second section. Some of them will drop out. When the participants reach the last section only one person will be left. Now the entire process is repeated again, but this time from the top of the triangle. The participants outside the triangle should select a person and place him/her in the top section. (S)he has to select a person and take this person along with her as she moves on to the second section. Both of them have to call a few more participants when they move on further to the next section. At the end every one is accommodated in the triangle. Ask the participants to reflect

on the competition, rejection and insecurity they experienced during the first part of the exercise and the satisfaction they experienced as they moved together during the second part of the game.

Message: Leadership is not about competition, it is about responsibility and the involvement of all.



From the Next SAG Meeting...

SAG members should be willing to take on and relinquish the responsibility of leadership. Members should be able to analyse the quality of the existing leadership in the group and take steps to reform the same, if required.

MYRADA trainers have several amusing anecdotes about 'leadership training'. It is sometimes difficult to find the exact word for leadership. E.g. when a trainer asked a group "who are the *nayakaru* (leaders) in your group?" the participants said "all of us!". The trainer later realised that all members belonged to the *Nayaka* caste! In another instance a lady had understood the term '*nayakatwa*' or leadership to mean - 'the dog has been leashed'! Be prepared for surprises. Many SAGs were comfortable with the English term 'leader'.

Consensus or collective decision making

module aim:

The purpose of this module is to communicate the importance of consensus or collective decision making to the participants and to equip them with the skills involved in arriving at a consensus or collective decision in the SAG. This module is essential as it seeks to develop a very unconventional form of decision making in our society - making decisions the outcomes of thoughtful processes rather than by authority or tradition. The module should follow any training on Module 13 "Conflict Resolution" and as a stand-alone module it can be conducted if there are signs of domination or otherwise ineffective decision making in the SAG.

module summary

session one

What is a decision?

Materials Required: Chart Paper and Markers

15 minutes

session two

How groups arrive at decisions

Materials Required: Chart Paper and Markers

30 minutes

session three

Why consensus or collective decision making

Materials Required: Pictures, Chart Paper and Markers

30 minutes

session four

Exercise in collective decision-making

Materials Required: Chart Paper and Markers

1 hour

session five

Recording decisions taken in the SAG

Materials Required: The SAG Minutes Book

15 minutes

Learning Objectives:

At the end of this training module participants will be able to

- Describe various ways in which groups arrive at decisions.
- Spell out why collective decision making is essential in a Self-help Affinity Group
- State why it is important to record all decisions taken in an SAG.

TOTAL TIME



2 hours 30 minutes

MODULE SESSION ONE ELEVEN



15 minutes



MODULE SESSION TWO ELEVEN



30 minutes



What is a decision?

Materials Required:

- Chart Paper and Markers

Content:

- A decision is the settlement of a question towards a definite outcome

Learning Process, Methods and Activities:

- Group Discussion

Key Question: "What is a decision?"

Indicative Answers are:

- A conclusion (let us hold our anniversary after the harvest).
- An output of a discussion (we have to raise our savings to Rs.15 per week).
- A judgement reached about an issue (Sarojamma need not pay a fine as she was not informed about the emergency meeting).
- A choice (though we have water we will not plant cotton for environmental reasons).

Ask participants for examples of decisions that they take everyday.

Key Question: "Where do you see decisions being taken in daily life?"

Checklist

- at home
- in the family
- at the village - by the Panchayat

Key Question: "Can you give examples of decisions that you yourself take everyday?"

Stop and Check!

Participants should be able to define a decision.

How groups arrive at decisions

Materials Required:

- Chart Paper and Markers

Content:

- Within a group, different styles of decision making are used in different contexts. The manner in which a decision has been made within a group often influences the implementation of the decision.

A decision is adequately implemented *only if those responsible for its implementation accept the decision*. Therefore, the process of decision making is as important as the decision itself.

Various ways in which groups arrive at decisions are:¹

- **The Unspoken:** *'I think we should introduce ourselves' ... followed by silence from the rest of the group.* In this case, nobody agreed with the proposal to introduce themselves and the group decided not to take up the proposal but instead of saying so explicitly, expressed their disagreement through silence. (Group Decision by Omission)
- **The Self-Authorised:** *'I think we should talk about ourselves; I am....'* Here one person has decided that group members should talk about themselves and has proceeded to implement the decision without consulting the others. (Decision by One)
- **The Hand-Clasp:** *'Maybe we could talk about our families' ... 'Yes, that's a good idea.'* Here two people in the group have decided that the group should discuss their respective families without consulting anybody else in the group. (Decision by Two)
- *'Does anyone object' or 'We all agree'* (**Decision by a Minority on behalf of the Others**)
- **Voting:** Decision by Majority
- **Consensus or Collective Decision-making:** Essential agreement (not necessarily unanimity) by all by exploring in detail different opinions and positions.

Different decision making styles may be used in different contexts. For example, in a crisis situation requiring quick action by the group, a one-person decision may be necessary. However, in normal situations collective decision making is often the most effective since experience has shown that such decisions stand much more chance of being implemented. It is important for the SAG to decide on rules for decision making under different circumstances, e.g., "Who should decide in the case of an emergency and how should such a decision be informed to other SAG members?"

Learning Process, Methods and Activities:

- Lecture and Group Discussion

Describe various decision making styles, giving examples.

Stop and Check!

Participants should be able to describe various styles of group decision making.

¹ Adapted from 'Training of Trainers, A Manual for Participatory Training Methodology in Development', PRIA, 1994.

MODULE SESSION THREE ELEVEN



30 minutes



Why consensus or collective decision making?

Materials Required:

- Pictures, Chart Paper and Markers

Content:

- Consensus or collective decision making is important so that members 'own' the decisions made. The decision then becomes not just that of one person but that of the whole group.

Learning Process, Methods and Activities:

- Story-telling and Group Discussion

Stories: Selling the Donkey, the Blind Men and the Elephant, the Monkey and the Cats, the Donkeys and the Hay (See illustrations on facing page and overleaf)

Key Question: "Why do we need to take decisions collectively?"

Indicative Answers are:

- So that responsibility is shared. This cannot happen effectively if the decisions are not made by all the members.
- For transparency and clarity.
- To avoid conflicts.
- To increase participation of individual members in the SAG.
- For better relationships between members in the SAG.

Stop and Check!

Participants should be able to explain why consensus or collective decision making is important.

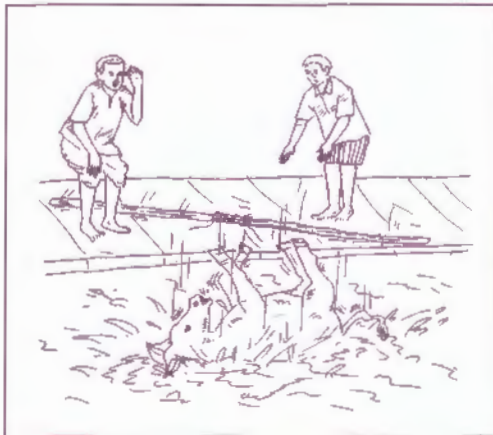
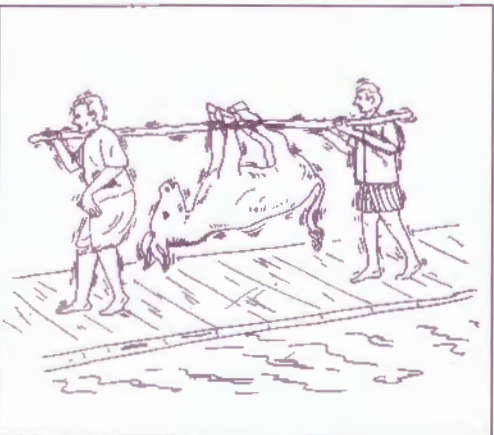
Stories you may tell

Selling the Donkey: Once upon a time a boy and his father set out to the market to sell a donkey. As they were walking along, a passerby asked them why neither of them was sitting on the donkey. The boy then rode on the donkey for a short distance. Soon another passerby commented on the callousness of the young boy riding while his old father was made to walk. At this the son dismounted and let his father ride on the donkey. A woman passing by loudly lamented the sight of a grown man riding a donkey while his young son was being made to walk. At this the father and the son both rode on the donkey together. Soon, a fourth passerby commented on how the poor donkey must be suffering with two people on its back. Hearing this the boy and his father carried the donkey on their shoulders. Soon they reached a river. As they were crossing the river, the donkey saw a reflection of himself in the water, struggled in excitement, fell into the river and drowned. (see illustrations on facing page)

Message: It is important to be able to make definitive decisions together or others may mislead us and we may be left with nothing.

The Story of Selling the Donkey...

(See box on facing page for story)



The Blind Men and the Elephant: This is a story of how five blind men described an elephant. One man felt the trunk of the elephant and said, "This animal is long and smooth like a snake", the other felt the ear and said "This animal is shaped like a plate", another felt the tail and said "The elephant is similar to a rope", another felt a leg and said "The elephant is like a pillar" and the last man felt the tusk and said "Why, the elephant is sharp and dangerous as a knife!".

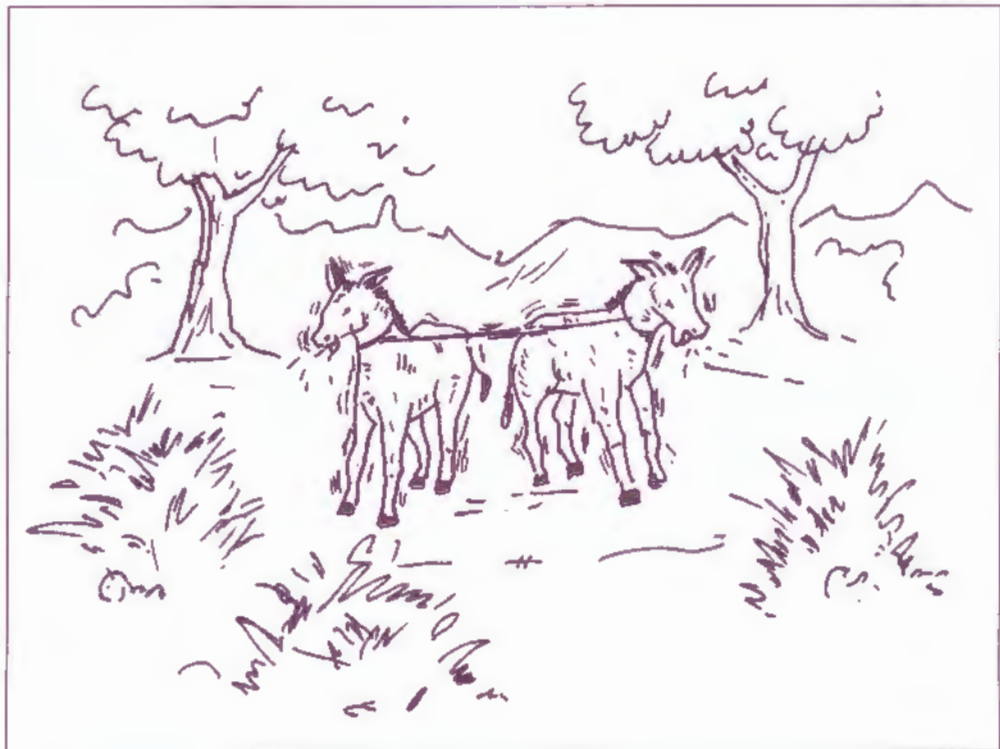
Message: Before reaching a decision it is important to take into account everybody's view point or else we may all be misled by our own narrow perspective.

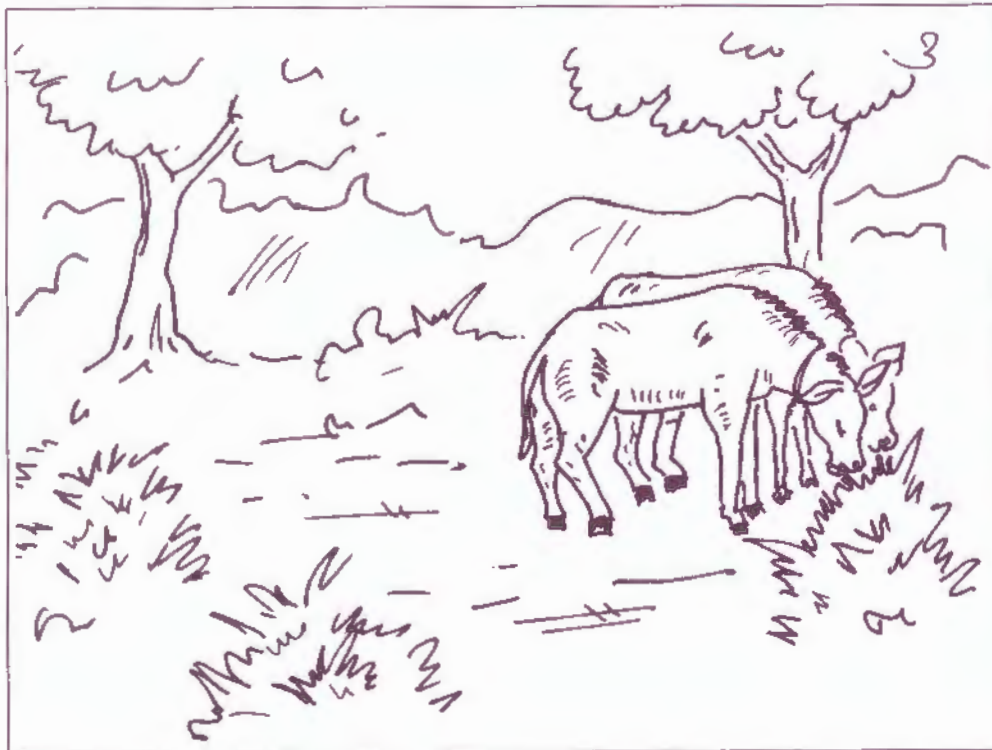
The Cats and the Monkey: Two cats managed to steal a block of butter but did not know how to divide it between themselves. As they were quarrelling with themselves, a monkey offered to mediate. It took a scale and divided the butter into two. One portion was larger, and the monkey scraped off a bit and ate it to balance the scale. But now the other portion was heavier. Then the monkey took a portion of butter off the heavier side and ate it. This went on for a while until the monkey ate all the butter. The cats were left with none.

Message: It is important to be able to make decisions together or others may mislead us.

The Story of the Donkeys and the Hay...

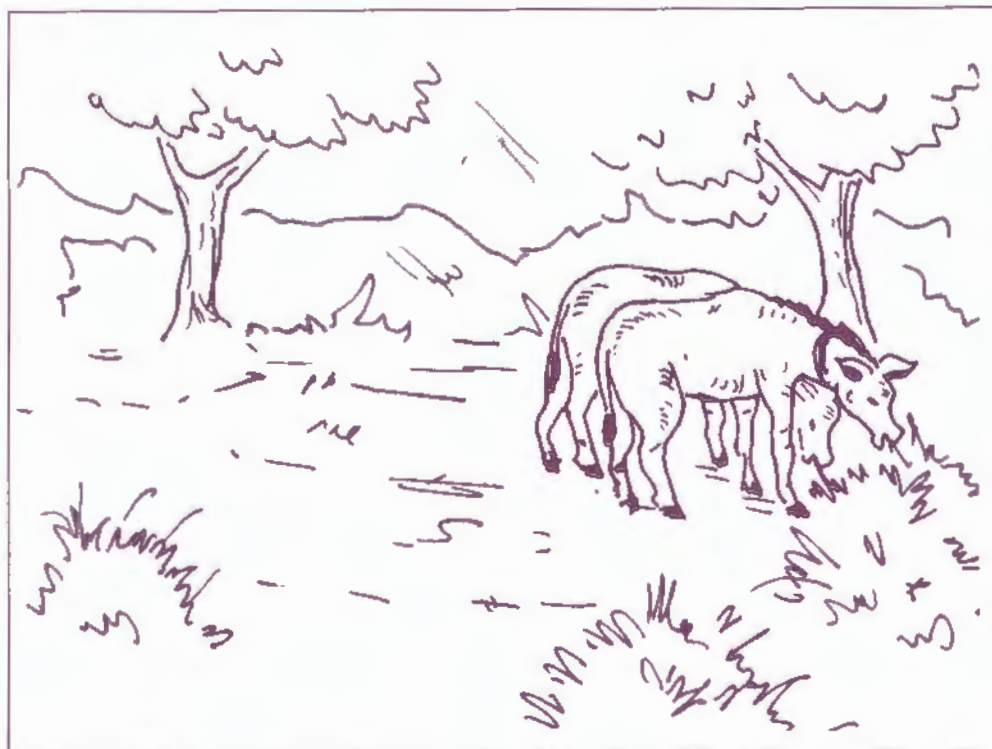
There were once two donkeys, which were tied together by a rope. The donkeys were attracted to two piles of hay in the opposite direction and kept pulling at the rope to reach their respective piles of hay.





The Story of the Donkeys and the Hay...

After a long time, sense dawned and they both walked together to one pile of hay at a time and ate the pile together.



Message: Collective decision making is vital!

MODULE SESSION FOUR ELEVEN



1 hour



Exercise in collective decision making

Materials Required:

- Chart Paper and Markers

Other Preparation:

- Knowledge of the existing issues facing the SAG.

Content:

- Reinforcing the idea of consensus or collective decision making through practice. Discussing what hampers or promotes collective decision-making.

Learning Process, Methods and Activities:

- Fish Bowl Exercise and Group Discussion

Use the Fish Bowl exercise

Choose a current issue from the SAG for discussion in a fish bowl. Limit the discussion to a duration of 15 minutes with enough time for feedback and sharing. The problem should not be very complicated and must require some kind of decision making.

Key Questions (for the observers):

"What were the steps followed by the inner circle in coming to the decision?"

"Was everybody involved in the decision making process? Was this a collective decision making process?" "If yes, why? If not, why not?"

"Did everybody feel free to participate in the process? If not, why not?"

Stop and Check!

Participants should be able to state correctly whether the fish bowl exercise involved collective decision-making or not. Participants should be able to state what factors facilitated or hampered collective decision making during the exercise.

MODULE SESSION FIVE ELEVEN



15 minutes



Recording decisions taken in the SAG

Materials Required:

- The SAG Minutes Book

Content:

- It is important to record all decisions taken in the SAG to order to ensure:
 - Transparency in the group
 - Accountability on the part of those who made the decision
 - That the decision is recorded and can be followed up in the next meeting

Learning Process, Methods and Activities:

- Group Discussion

Key Question: "What happens if all decisions are not recorded?"

Give the participants examples of instances in the past (if any) when decisions have been taken in the SAG, but have not been recorded and hence have not been followed up.

Stop and Check!

Participants should be able to explain why it is important to record all decisions taken in the SAG.

From the Next SAG Meeting...

SAG members should begin to practise collective decision making and record all decisions taken in the group.

Unity - affinity in action

module aim:

Affinity is a network of relations, the basis that binds the group; it is what one can call social capital. This capital must be built up or it will decline. Affinity needs to be built up in practice as new roles and responsibilities emerge in the group, which demand a higher state of affinity or a larger social capital base. To manage these effectively, affinity must be expressed through unity in action. The purpose of this module is to motivate participants to strengthen the social capital base of their group.

module summary

session one

What is unity?

Why is unity important?

Materials Required: Chart Paper, Markers, Sticks, Pictures and a Large Rock

1 hour 30 minutes

session two

How will the SAG stay united?

Materials Required: Chart Paper and Markers

1 hour

Learning Objectives:

At the end of this training module participants will be able to

- Explain why staying united is important for the effective functioning of the SAG.
- List concrete steps which they will take to remain united in their SAG.

TOTAL TIME



2 hours 30 minutes

MODULE SESSION ONE TWELVE



1 hour 30 minutes



What is unity? Why is unity important?

Materials Required:

- Chart Paper, Markers, Sticks, Pictures and a Large Rock

Content:

- Unity is Strength. Unity results in:
 - People helping each other instead of pulling each other down.
 - Cooperation and coordination in a group.
 - Respect for each other.
 - Collective empowerment.
 - Increased self-confidence of individuals in a group.
 - Greater effectiveness of collective effort.

Learning Process, Methods and Activities:

- Brainstorming, Group Discussion, Games, Role-play and Story-telling

Key Question: "What is unity?"

Key Question: "Why do we need to stay united?"

Games: Breaking Sticks, The Island Game, Trust Walk.

Role-play: Several people are passing by on a road. At the centre of the road is a large rock, which is inconveniencing everybody. But everybody steps over the rock and carries on down the road. Finally one person tries to move the rock. He is unable to. Three more people join in to help and the rock is moved to the side of the road.

Message: Unity is strength.

Stories: The Ants and the Snake, The Birds and the Net, The Ant and the Bird, the Beehive and Ant-hill example, the Cow and the Little Boy, The Cows, the Lion, and the Jackal, The Donkeys and the Hay.¹ (See facing page and overleaf for illustrations of some of the stories)

Stop and Check!

Participants should be able to explain why it is important for them to stay united as a group.

Games you will use

Breaking Sticks: Gather a handful of sticks about a foot long and 5 mm thick. Ask for a volunteer from amongst the participants to break the sticks at first one at a time, later in twos and then about 20 sticks at a time. It is easy to break the sticks one at a time but not when they are tied together.

Message: Unity is strength.

Island Game: Draw a circle on the floor and ask the participants to stand around it. The space inside the circle is the island and all the participants are standing in the sea. Ask the participants to run around the circle. When the facilitator claps his hands everybody should attempt to get onto the island. Anyone who cannot get onto the island (i.e., inside the circle), has drowned. Each time a person is left out of the circle, reduce the size of the circle - to indicate the increase in the sea level.

¹ See Modules 11 and 13 for more stories and illustrations.

The island gets progressively smaller till all the participants have drowned.

At the end of the game, ask the participants for their reactions to the game. Ask those who were left out of the circle in the first few rounds whether they came out on their own or whether they were pushed out by others. Could everybody have stood together on the island from the very beginning (then the island would not have become smaller and no one would have been left out)?

Message: Unity is strength.

Trust Walk: Prepare an obstacle course in the training centre with chairs, ropes, etc. Blindfold half the participants and ask the other half to lead each blindfolded participant through the course. Ask participants who were blindfolded, how they felt during the walk. Repeat the same exercise reversing the roles of the participants.

Message: To function as a united group, one needs a high level of mutual trust.

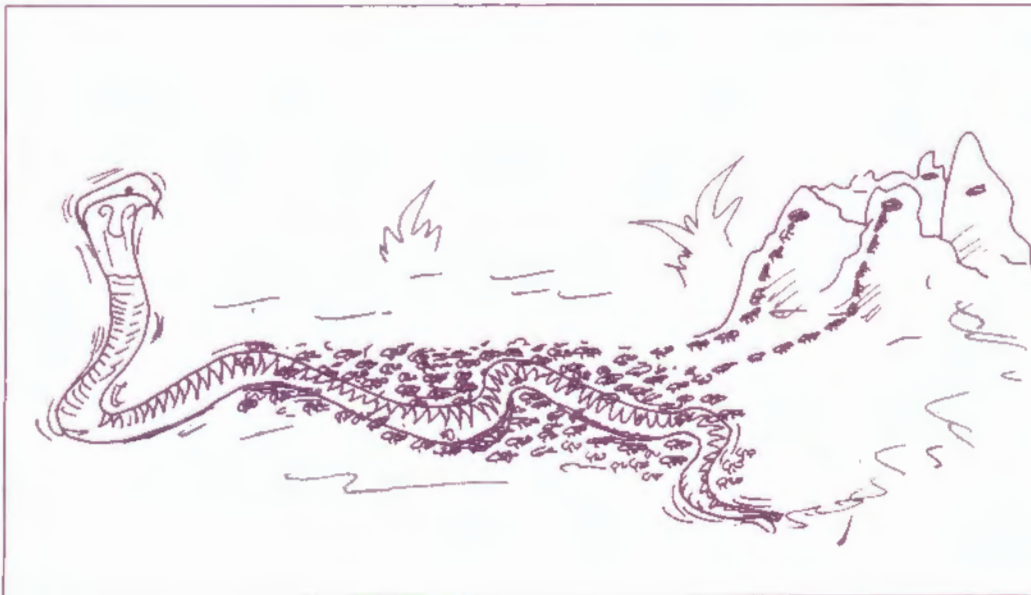
Stories you may tell

The Ant and the Bird: Once a bird found an ant drowning in a river. Taking pity on the ant, it lifted it up on a leaf and carried it to safety. One day, the ant saw a hunter aiming an arrow at the bird. Remembering the bird's past kindness, the ant bit the hunter so hard that he missed his aim and the bird was saved.

Message: One good turn deserves another. Mutual support is beneficial to all.

The Cow and the Little Boy: Once upon a time there lived a cow that was very fond of mangoes. The forest where the cow lived had a single mango tree but the cow could never reach the fruit. One day, the cow made friends with a little boy who offered to climb on his back and pluck the fruit. That evening the cow and the little boy shared a feast of mangoes together.

Message: Unity is strength.

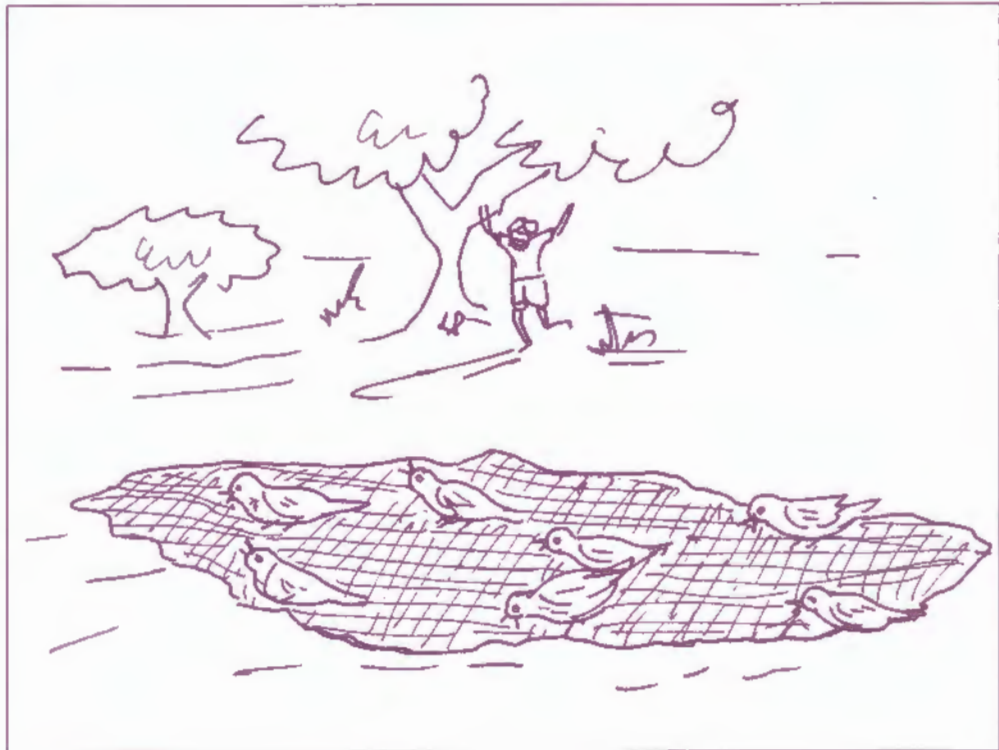


The Story of the Ants and the Snake...

Once a fierce snake ventured into an anthill. The ants were small, but they attacked the predator and bit it till it died.

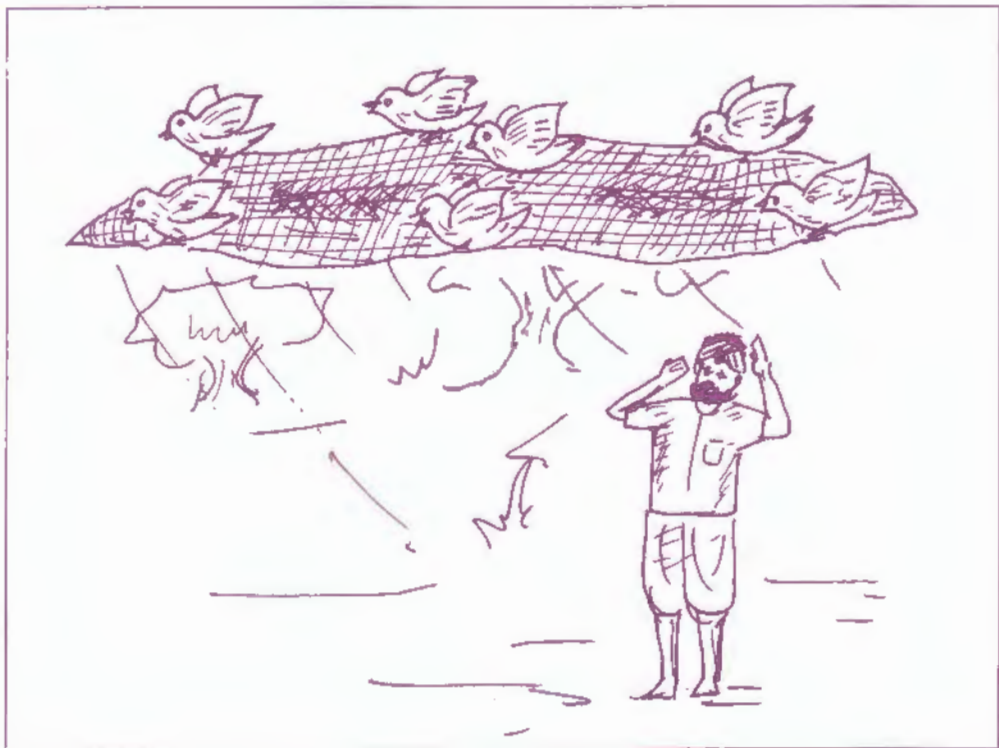
The Story of the Birds and the Net...

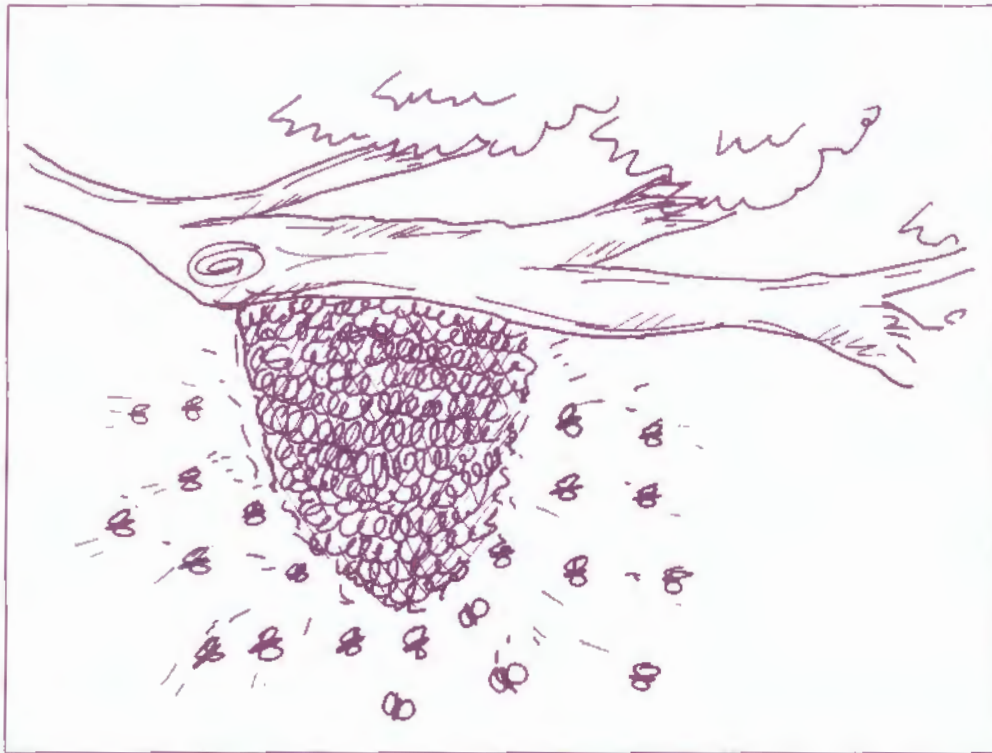
Once a flock of birds were caught in a hunter's net. For a long time they tried to escape from the net, but they did not succeed. Soon they saw the hunter approach. At that instant, one of them had a brilliant idea....



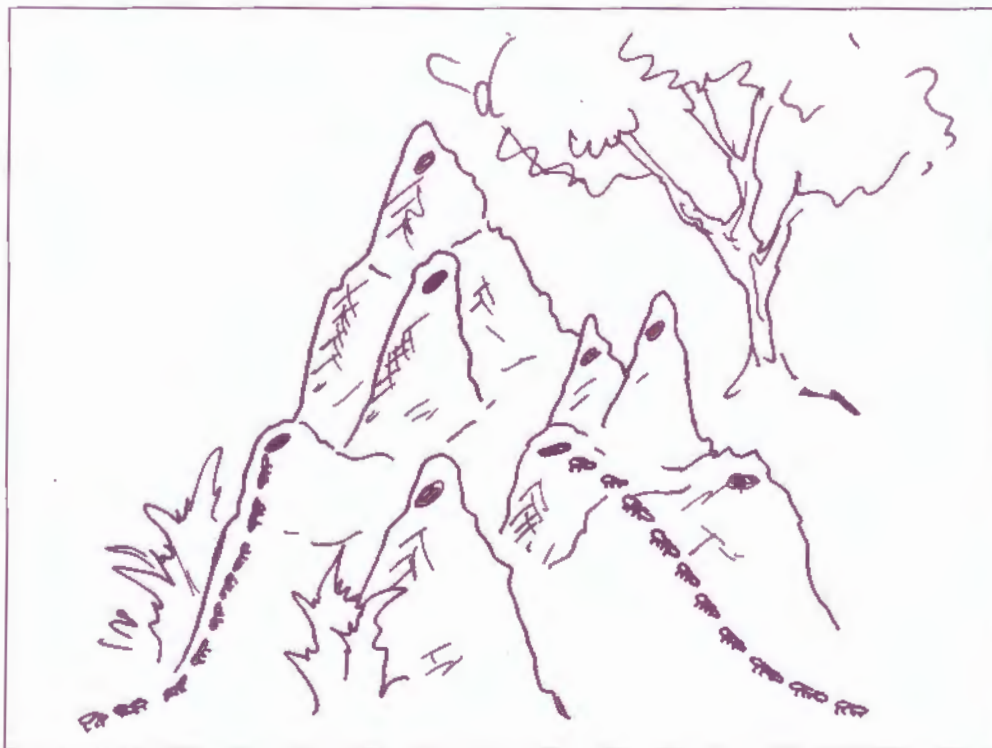
As the hunter came closer they all flapped their wings together and flew away with the net.

Message: Unity is strength.





The Beehive and the Ant-hill are living examples of how we may work together as a united collective.



MODULE SESSION TWO TWELVE



1 hour



How will the SAG stay united?

Materials Required:

- Chart Paper and Markers

Other Preparation:

- The trainer must have knowledge of existing or potential conflicts in the SAG

Content:

- Discussing how the SAG can stay united, resolving conflict in the SAG

Learning Process, Methods and Activities:

- Lecture, Group Discussion and Games

Key Questions: "What are the areas that need improvement in the Self-help Affinity Group with regard to interpersonal relationships?" "What steps will the members take to stay united in the SAG?"

Discuss real situations of conflict in the SAG or the village. Were they resolved? How? Were they not resolved? What happened?

Discussions must be minuted in the SAG's resolution book for future use.

Stop and Check!

Participants should be able to list steps they will take individually to see that their SAG stays united.

Games you will use

Why I like you; Why you are important to me: Divide the participants into pairs. Each of the participants will answer the question "Why I like you" and "Why you are important to the SAG" about their partner. These responses may be recorded.

Message: Appreciating each other builds unity and affinity. Every member is valuable

From the Next SAG Meeting...

SAG members should follow up on the steps they have evolved during the training module detailing how they will ensure that the SAG remains united. They must discuss what they would do in case a new programme or scheme tempted them to break up to make use of subsidies or special benefits.

Conflict resolution

module aim:

The purpose of this module is to generate awareness amongst participants that conflict is natural in any group, that it will arise in the SAG and that it is possible to discuss conflict openly and to resolve it. Unresolved conflict may result in a situation where each person suspects the other and refuses to listen or share.

This module also attempts to develop basic conflict resolution skills in the participants. These skills will be further built up as the group gains experience in handling conflict. This topic is essentially accompanied by Module 11 on "Consensus or Collective Decision Making".

module summary

session one

What is a conflict? Why do conflicts arise?

Materials Required: Chart Paper, Markers, Different Coloured Cellophane Paper and a Tea Cup

1 hour 15 minutes

session two

Unresolved conflict

Materials Required: Chart Paper and Markers

30 minutes

session three

Different approaches to dealing with conflict

Materials Required: Chart Paper and Markers

1 hour

Tips to the Trainer: This module should be followed by Module 11 - "Consensus or Collective Decision Making". The two modules can be combined and completed in a day's time. Very often there may be a real conflict in the group and thus the module may take more time to complete.

session four

Steps in solving conflicts

Materials Required: Chart Paper and Markers

45 minutes

session five

Dangers while resolving conflict

Materials Required: Case studies of unresolved conflicts

30 minutes

Learning Objectives:

At the end of this training module participants will be able to

- Explain that conflicts are natural and inevitable in the lives of individuals and groups.
- Explain why unresolved conflict is harmful to the group.
- Describe different approaches to conflict resolution.
- Explain which of these approaches is the most effective and why.
- Take steps to sort out existing conflicts in the group.

TOTAL TIME



4 hours

MODULE SESSION ONE THIRTEEN



1 hour 15 minutes



What is a conflict? Why do conflicts arise?

Materials Required:

- Chart Paper, Markers, Different Coloured Cellophane Paper and a Tea Cup

Content:

- No two people in the world are alike. Differences may arise between people with different life experiences, attitudes and expectations. These differences often result in disagreement, which may create conflict in the group. Conflicts are natural and inevitable in the life of a group. Poor communication and a lack of mutual acceptance and trust can reinforce conflict.

Other Preparation:

- Prepare a Case Study based on an old conflict in the SAG (if the SAG has not had any disputes in the past, find a conflict from the community where the group is based).

Learning Process, Methods and Activities:

- Brainstorming, Group Discussion, Story-telling, Role-play and Games

Role-play: Looking through Tinted Glasses.

Place any white object at the centre of the training hall. Hand out four pieces of different coloured cellophane paper (or cheap children's coloured cooling glasses that one may buy at a local fair) to four of the participants to place over their eyes and ask them to tell the group the colour of the object placed at the centre. They must now convince each other of the colour of the object. As the discussion becomes futile, ask the participants to remove the coloured paper from their eyes and look at the true colour of the object.

Game: The Tea Cup

Discuss with the group how each person's background influences their perception and leads to differences of opinion, which result in conflict. Explain how we must take off our coloured glasses to see the truth.

Narrate Maya's Story to the participants

Now **ask participants how the conflict may be resolved.** There are no correct answers but emphasis should be laid on the process of conflict resolution.

Key Questions: "What is a conflict?" **Help members to analyse an instance when there was conflict in the SAG** (use the case study prepared earlier). "Who were the people involved?" "What were their differing attitudes and expectations?" "How did they react to each other during the conflict?"

Key Question: "Why do conflicts arise?"

Indicative Answers are:

- Differences in background, perception, needs or attitudes
- A lack of mutual trust.

- Poor communication.
- Lack of openness to each other's views.

Stop and Check!

Participants should be able to explain why conflicts arise and that conflicts are natural and inevitable in the life of a group.

Games you will use

The Tea Cup: Ask participants to sit in a circle. Place a tea cup in the middle of the circle. Ask each of the participants on which side of the cup its handle is fixed. Some will say it is on the left and some on the right. Some others may not see the handle at all while others will say it is to the front. Who is right? Who is wrong?

Stories you may tell

Maya's Story: Maya is an eighteen-year-old woman. She is an orphan and earns her living by working in the house of a large landowner by the name of Shankar. Early one morning a boy comes to her with a message that her fiancé, Ramesh is very ill and on the verge of death. His only chance of recovery lies in getting good nursing and adequate care. He works in an estate separated from the mainland (where Maya works) by a large lake full of crocodiles.

To reach her fiancé, Maya needs 20 rupees for the boat charges to cross the lake. Maya does not have the money and asks the boatman, Bhima, to take her across the lake free of charge. He offers to oblige but only if Maya agrees to sleep with him. Maya cannot stomach this idea.

The next day, Maya approaches Shankar for a loan. He refuses saying he cannot afford to pay for anything other than her food and shelter. Maya then asks her friend Sandhya for the money. She does not respond and walks away. Left with no other option, Maya agrees to sleep with the boatman. He then ferries her across the lake.

Ramesh is in a bad shape. Slowly, Maya nurses him back to health. One day, after his recovery, he casually asks Maya how she managed to cross the lake. She tells him the entire story. Ramesh is outraged and throws her out of his hut saying he does not want to marry a girl who has lost her honour. Downcast, Maya slowly makes her way back to her village. Anil, a passerby, noticing her misery, asks her what has happened. She pours out her heart to him. Anil is furious with Ramesh. He heads towards the estate with a stick in hand to punish Ramesh.

Who is in the right, who is in the wrong? Why?

MODULE SESSION TWO THIRTEEN



30 minutes



Unresolved conflict

Materials Required:

- Chart Paper and Markers

Content:

- Unresolved conflicts can adversely affect relationships and hence, hinder the normal functioning of a group.

Learning Process, Methods and Activities:

- Story-telling, Brainstorming, and Group Discussion

Stories: The Cows, the Lion, and the Jackal.

Key Question: "Can you mention an instance when a conflict was left unresolved in your community or SAG?" "What can unresolved conflict lead to in the SAG?"

Indicative Answers are:

- Groupism in the SAG.
- Outsider's interference and exploitation.
- Poor functioning of the group.

Stop and Check!

Participants should be able to describe what might happen if a conflict is not resolved.

Stories you may tell

The Cows, the Lion, and the Jackal: In a forest, long ago, there lived three cows that were great friends. A lion (an old and hungry beast) in the forest wanted to eat the cows. But, whenever he tried to hunt the cows they fought him together, and managed to repulse his attacks. One day, a cunning jackal (also hungry but not strong enough to hunt on his own) promised to help the lion hunt the cows. Slowly, but surely, the jackal spread mistrust amongst the cows. One day, the lion attacked one of the cows, and the others did not come to its rescue. That night the lion and the jackal had a good meal. Soon, the other cows were hunted down too.

Message: Conflicts, if unresolved, are harmful to all.

Different approaches to dealing with conflict

Materials Required:

- Chart Paper and Markers

Content:

- Despite one's best efforts, conflicts cannot always be prevented from occurring. Once conflicts have occurred, different individuals have different styles of dealing with conflict.¹
- **Avoidance:** Withdrawing from a situation of conflict and refusing to discuss conflict. Claiming that everything is fine, when it is not. Refusing to acknowledge conflict.
- **Smoothing:** Covering up differences and conceding to compromise early.
- **Bargaining:** Negotiating to arrive at a compromise, or bargaining to maximise each person's gains.
- **Forcing:** Forcing somebody to accept a decision made by a few people.
- **Problem-Solving:** Accepting differences and resolving them in a collaborative way.

A problem-solving approach implies open recognition of the actual factors causing conflict, an acceptance of different ways of thinking and a desire to change one's stand. Although it may be a threatening process, and may take time, open resolution of conflicts paves the way for greater creativity and higher levels of acceptance in the group.

Learning Process, Methods and Activities:

- Fish Bowl Exercise and Group Discussion

Divide the participants into two groups. Ask one group to form an inner circle and ask them to discuss a mock problem. Ask the other group to form an outer circle and observe how each person in the inner circle is dealing with the conflict and present their observations.

Discuss different approaches to conflict resolution with the participants.

Stop and Check!

Participants should be able to describe different approaches to dealing with conflict and explain which of these is the most effective and why.

MODULE SESSION THREE THIRTEEN



1 hour



¹ Adapted from 'Training of Trainers, A Manual for Participatory Training Methodology in Development', PRIA, 1994.

MODULE SESSION FOUR THIRTEEN



45 minutes



Steps in solving conflicts

Materials Required:

- Chart Paper and Markers

Content:

- Taking the following steps would help in conflict resolution:
 1. Openly discussing the conflict including what happened, who are involved and listening to everybody's point of view.
 2. Listing out possible solutions to the conflict, taking into account everybody's ideas.
 3. Identifying the pros and cons of each solution. Is it a solution which will satisfy us in the long term? Is it a stopgap solution or does it call for structural changes?
 4. Adopting the most effective and collective solution. Sometimes the most effective solution need not be the most collectively accepted solution. In this case it is up to us to convince others about its effectiveness.
 5. Implementing the decision taken by deciding on the time frame for implementation and deciding on who will do what.
 6. Review and follow-up: Has the conflict been satisfactorily resolved? If not, what else needs to be done?
 7. In a few extreme cases external persons may need to be called to mediate conflict resolution - but these persons must be acceptable to all parties involved.

Learning Process, Methods and Activities:

- Lecture, Story-telling and Group Discussion

Explain the steps involved in conflict resolution to the participants.

Narrate the following Stories: The Necklace Story, The Coconut Tree (See facing page for illustration)

Ask participants to discuss the stories using the steps described in the conflict resolution process.

Stop and Check!

Participants should be able to discuss and resolve conflict openly and systematically.

Stories you may tell

The Necklace Story: Two brothers had to pass through a dense forest on their way to a relative's house. It was late in the night and the forest was proving difficult to cross in the dark. Suddenly, one of the brothers noticed a light at a distance. On approaching the light they found that it belonged to the settlement of some forest people. The forest people allowed the brothers to spend the night with them on the condition that they would not snore. In case any of the brothers snored the hosts warned them that they would cut off his head. The brothers slept and after some time the older brother realised that the younger brother had begun to snore. Worried that his brother would be beheaded the older brother began to sing loudly.

The singing woke the hosts who began to dance to the music. They danced all night and in the morning thanked the older brother for the good time he had given them. Out of happiness, they presented him with an expensive necklace.

The brothers then proceeded on their journey and on the way the younger brother demanded that the necklace be given to him. He said that without his snoring the older brother would have never sung and therefore never have got the necklace. The necklace was therefore his. The older brother said that the necklace was a reward for saving his brother's life. They began to quarrel.

Who should get the necklace? There are no correct answers but emphasis should be laid on the process of conflict resolution.



The Story of the Coconut Tree...

There was once a coconut tree which had its roots on one person's land, but the coconuts fell on his neighbour's roof. The neighbour claimed ownership of all the coconuts, which fell on his roof. Whom do the coconuts belong to?

Dangers while resolving conflict

Materials Required:

- Case studies of unresolved conflicts.

Content:

- We should watch out for the following eventualities during the process of conflict resolution:
 1. "Yesterday's solution is today's problem": It may sometimes happen that one has only tackled conflict in a stopgap fashion. In this case, though the conflict may appear to have been resolved, it will come back in greater strength after a while. For example, if two members have a tendency to get into verbal duels with each other, the group may decide that they will not allow them to sit beside each other

MODULE SESSION FIVE THIRTEEN



30 minutes



(instead of finding out why they were fighting in the first place). Conflict which first existed between two members may soon spread to the whole group. Many conflicts start small but through neglect or wrong diagnosis come back to us in a larger and different form.

2. Taking the short term perspective: There is always a difficulty in thinking long term. If there is a short term benefit in a solution, we tend to adopt it. In the long term it becomes clear that the solution was not appropriate.
3. Personal biases, lack of seriousness and a hidden agenda: Personal biases amongst the members and mediators lead to poor communication and poor analysis. If there is a hidden agenda and lack of openness, matters become worse - a fair and workable solution may never be found

Learning Process, Methods and Activities:

- Lecture and Group Discussion

Discuss the dangers which may arise during conflict resolution using examples of conflict in other SAGs or the community.

Stop and Check!

Participants should be able to describe problems which may arise during conflict resolution.

From the Next SAG Meeting...

SAG members should begin to discuss conflicts openly and with mutual acceptance and also take adequate steps to prevent conflicts from remaining unresolved in the SAG.

Communication

module aim:

The purpose of this module is to help participants to communicate more effectively with each other as members of a group and to improve the quality of interaction between SAG members, external institutions and other people.

module summary

session one

**What is communication?
Principles of successful
communication**

Materials Required: Chart Paper and
Markers

1 hour 30 minutes

session two

**Successful communication in
the SAG**

Materials Required: Chart Paper and
Markers

30 minutes

session three

**Successful communication
with institutions outside the
SAG**

Materials Required: Chart Paper and
Markers

1 hour

module

14

Learning Objectives:

At the end of this training module participants will be able to

- Describe and demonstrate principles of successful communication.
- List norms for successful communication in a group.
- List norms for successful communication with institutions and individuals outside the SAG.

TOTAL TIME



3 hours



1 hour 30 minutes



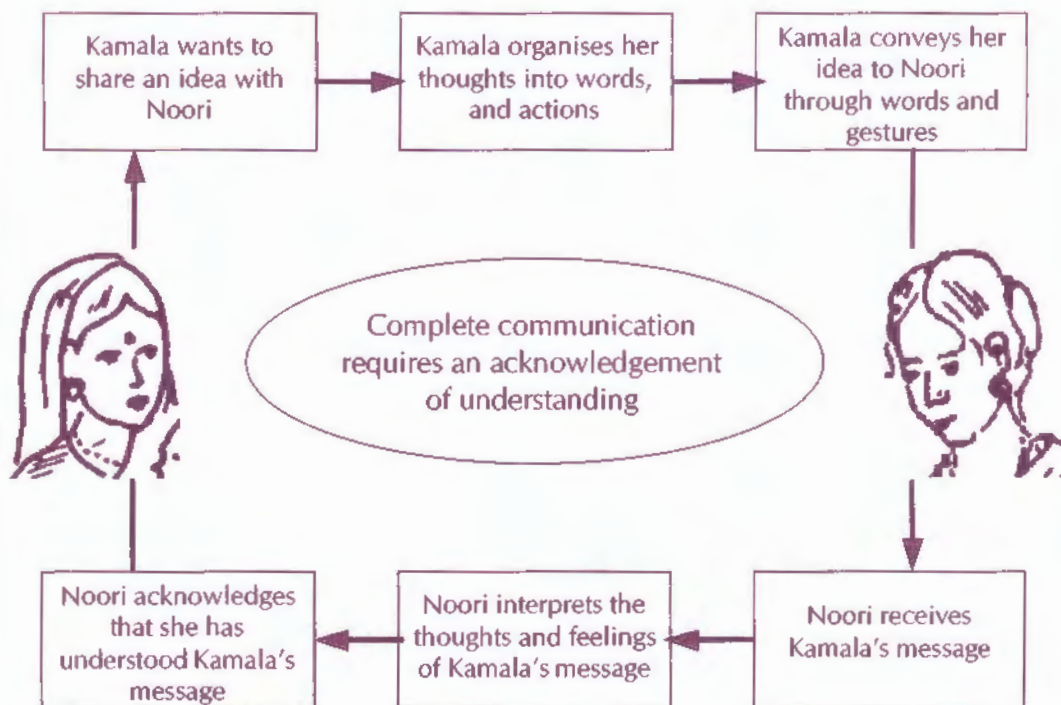
What is communication? Principles of successful communication

Materials Required:

- Chart Paper and Markers

Content:

- Communication involves the process of both sending and receiving information



The sender knows that the receiver has understood the message she has sent correctly *only* if she receives feedback from the receiver on the message.

The following are a few basic principles of successful communication:

- Using language which the receiver can understand.
- Mutual acceptance and a noncritical attitude, listening not just to the words a person is using but identifying the feelings behind the words.
- Trust and transparency.
- Giving and receiving frequent feedback.

Learning Process, Methods and Activities:

- Lecture, Group Discussion, Games and Role-play

Key Question: "What is communication?"

Ask the participants what they understand by communication. **Explain** with an everyday example.

Ask participants to play all or some of the following Games: Chinese Whisper, Story-telling, Miming, Telegraph.

Key Question (after the game): "What went right or wrong with the communication process and how can we improve upon it?"

To emphasise the need for listening with acceptance to a person and for expressing trust and empathy, ask participants to **enact the following role-play**:

Role-play: The participants are attending an SAG group meeting. One of the members has not paid her last loan installment on time. Although, she has no history of late repayments, three of the participants are angry and shout at her for being so irresponsible. The defaulter does not answer them but withdraws into a shell. A fourth participant asks her with concern and empathy why she has not repaid on time. It turns out that her child has fallen ill so she has had to divert some money for his treatment. She will pay the installment in three days time. (Note: Each participant is briefed only about his/her role and is not told about the roles that will be played by the others).

Key Question: "Which style of communicating was more successful? Why?"

To demonstrate the importance of giving and receiving feedback ask participants to **play the Game**, Expressers and Listeners.

Key Questions: "What happened to the game when feedback was not given?" "What happened to the game when feedback was given?"

Relate this to what might happen to communication in one's daily life if feedback is not given or accepted.

Stop and Check!

Participants should be able to explain what they mean by communication. Participants should be able to describe and demonstrate principles of successful communication.

Games you will use

Chinese Whisper: The participants sit in a circle and a volunteer creates a fairly long message that will be passed around. (S)he will then whisper the message to one of the participants. The participants are not allowed to clarify the message. The message is then passed around the circle in a similar manner and the last person in the chain will speak aloud the message (s)he has received to the entire group.

Story-telling: Ask for five volunteers from amongst the participants – let's say their names are Ravi Prakash, Ramesh, Shreekant, Nagaraj and Holajjer. Four of the volunteers are sent out and the rest of the participants will narrate a story/event/anecdote/joke to the volunteer who is left in the room, say Ravi. Then a second volunteer Ramesh, is brought in and Ravi will narrate to him the story that was told to him by the participants. Then Ramesh will narrate the story to Shreekant and so on, until all the volunteers have had their turn. The last volunteer - Holajjer will narrate the story to all the participants.

Learning Process, Methods and Activities:

- Lecture, Role-play and Group Discussion

Role-play: Ask participants to sit in a straight line and conduct a group meeting. Is this an effective way of communicating as a group? Ask participants to sit in a disorderly circle with some people sitting behind the others. Does everybody get a chance to be seen, to speak and be heard in this manner?

Ask everybody to speak simultaneously on a given topic. Is the discussion fruitful?

Ask everybody what was discussed in a meeting that took place one month ago.

Key Question: "Why is it important to document discussions and decisions?"

Key Question: "What will happen to a discussion if everybody is not given a chance to voice his or her opinion?"

Key Question: "Are there any rules and regulations in your group that support effective communication?"

Stop and Check!

Participants should be able to describe and justify norms for successful communication in an SAG.

Successful communication with external institutions

Materials Required:

- Chart Paper and Markers

Content:

- Before approaching anybody outside the SAG for information or assistance, keep all the documents and information you may need during the meeting at hand and prepare yourself through discussions in the group. Keep yourselves and your documents neat and tidy. Introduce yourself, your SAG and the village you are from when you begin the meeting. State the purpose of your visit. As far as possible, try to fix an appointment prior to the meeting. If somebody in a position of authority is being unreasonable or uncooperative, politely withdraw and discuss in the next group meeting as to what further action may be taken.

Learning Process, Methods and Activities:

- Lecture, Group Discussion and Role-play

Role-plays:

1. One of the participants is a Bank Manager and the others approach her/him for a loan for the SAG.
2. The trainer is the BDO and a participant approaches him/her for financial assistance to dig a well.



MODULE SESSION THREE FOURTEEN



1 hour



After each role-play **discuss what went right or wrong with each attempt at communication.**

Key Question: "How could the interaction with the bank manager or BDO have been improved upon?"

Stop and Check!

Participants should be able to describe how they would communicate with an institution outside of the SAG.

From the Next SAG Meeting...

The SAG members will develop norms for better communication among members and in their families.

The SAG members will develop a short presentation about their group. The presentation will consist of details of membership, their occupations, history of their SAG, their financial status and their financial and credit-plus activities. The SAG will work on improving this presentation from time to time.

Building credit linkages

module aim:

The purpose of this module is to familiarise SAG members with the terms, conditions and procedures involved in obtaining a loan from a financial institution, e.g., a bank or a microfinance institution, and to help them analyse their creditworthiness. The design of this module is suitable for a group which is planning to avail a loan for the first time. The module also helps to build the group's confidence to approach a financial institution.

module summary

session one

The need for bank linkages

Materials Required: Chart Paper and Markers
30 minutes

session two

Is the SAG creditworthy?

Materials Required: Chart Paper, Markers and MYRADA RMS Paper
30 B
1 hour

session three

Terms, conditions and procedures for a bank loan

Materials Required: Chart Paper and Markers
1 hour

session four

A mock visit to the bank

Materials Required: Chart Paper and Markers
30 minutes

Learning Objectives:

At the end of this training module participants will be able to

- Describe why it is useful for the Self-help Affinity Group to link with a bank.
- Describe the documents required for obtaining a bank loan.
- Describe the terms on which the loan is available.
- Explain that the loan is to the SAG as a whole and not to individuals in the group. Explain that the group is a collective guarantor for the loan and therefore, can fix its own rate of interest when it lends to its members.
- Explain why it is necessary to plan well in advance for a bank linkage.
- Analyse the SAG's creditworthiness when borrowing from a bank

TOTAL TIME



3 hours

Tips to the Trainer: An SAG may link with various types of financial institutions for loans, such as banks, cooperatives and microfinance institutions (MFIs). However as a majority of MYRADA's SAG credit linkages are with banks, this module has been written keeping banks as a focus. The module may be suitably modified to suit other institutions like Sanghamithra which is a microfinance institution (MFI).

MODULE SESSION ONE FIFTEEN



30 minutes



MODULE SESSION TWO FIFTEEN



1 hour



The need for bank linkages

Materials Required:

- Chart Paper and Markers

Content:

- The group's own savings is usually not adequate to fulfil the members' need for credit, hence, the need for a bank linkage and external credit
- It is important to be comfortable in dealing with banks as a long-term provider of financial services

Learning Process, Methods and Activities:

- Group Discussion

Key Questions:

"Is the Self-help Affinity Group's savings sufficient to meet the group's own credit requirement? Why? Why not?"

"What external source(s) of credit can the SAG borrow from?"

Stop and Check!

Participants should be able to describe the need for a bank linkage.

Is the SAG creditworthy?

Materials Required:

- Chart Paper, Markers and MYRADA RMS Paper 30 - Part B.

Other Preparation:

- Invite members of an SAG which has linked with a bank.

Content:

- Banks usually apply the following criteria to assess an SAG's eligibility for a loan:
 - The SAG should have had credit transactions (loans and repayments) using its own common fund for at least 6 months prior to applying for a bank loan.
 - The group should have no loan or interest overdue, particularly to any external source.
 - All members should have access to loans from the group's common fund.
 - There should be evidence of regular minimum savings by all members.
 - The group's minutes books and books of accounts should be properly maintained.
 - There should be evidence of regular meetings as per the norms established by the group with a minimum of 80% attendance at any meeting
 - The group's common fund should be in regular circulation
 - There should be periodic audit of the group's accounts and follow up on the audit report.

Learning Process, Methods and Activities:

- Interaction with members of an SAG which has linked with a bank, Lecture and Group Discussion

Key Question: "What are the criteria for availing of a bank loan? Does your group fulfil all the eligibility criteria - are you creditworthy?"

Discuss if the SAG meets the specific criteria for linking with a bank.

Resource persons from other SAGs may also take part in the discussion.

Stop and Check!

Participants should be able to describe the various criteria a group should fulfil in order to link with a bank. Participants should be able to analyse whether their group fulfils all the criteria.

Terms, conditions and procedures for a bank loan

Materials Required:

- Chart Paper and Markers

Content:

- The following are the terms, conditions and procedures involved in obtaining a bank loan:
 - Bank loans have a repayment period, which is fixed after the SAG negotiates with the bank.
 - The group will pay interest to the bank on the loan amount. The interest rate will depend upon bank norms.
 - The group may lend this money to individual members at any interest rate decided by the SAG. This rate should preferably be more than that charged by the Bank and less than that of local informal credit sources.
 - The bank loan is to the group and not to individuals in the group, hence if any person defaults the whole group will be held responsible.
 - Banks require certain documents in order to process the loan.
List all the documentation required by banks/MFIs and schemes like SGSY in your project area.
 - It may take a considerable amount of time to process a bank loan application (state the average time taken by banks in your area to process an SAG loan application); hence, the group should plan well in advance if they require a loan by a specific time.
 - The SAG must apply for a loan amount based on its capacity to repay the bank, which in turn will depend on the SAG's capacity to revolve the money and recover it from its members.

Learning Process, Methods and Activities:

- Lecture and Group Discussion

MODULE SESSION THREE FIFTEEN



1 hour



MODULE SESSION FOUR FIFTEEN



30 minutes



Stop and Check!

Participants should be able to describe the terms, conditions and procedures involved in obtaining a bank loan for the SAG. Participants should be able to explain that the management of the loan is a collective responsibility of the group as well as that of the individuals who borrow. Participants should be able to explain why they need to apply for a bank loan well in advance.

A mock visit to the bank

Materials Required:

- Chart Paper and Markers

Content:

- How to approach a bank in practice

SAGs must insist that the Bank Manager visit them at least twice before credit linkages to assess them better

Learning Process, Methods and Activities:

- Role-play

Role-play: Approaching the bank for a loan (the trainer plays the banker while three participants play the role of SAG members approaching the banker for a loan for the group.).

After the role-play, check the extent to which the following points were practised:

- The SAG members have already discussed the issue of applying for a loan with their bank. They are well prepared with their application for a loan from the bank. They have with them all the books and documents maintained by the group.
- They are confident and approach the banker politely. A few members represent the entire group. They follow certain simple rules - like one person will speak at a time, they listen carefully to what is being discussed and if required return to the group for further preparation.
- They shall not be angry or sad if the manager does not sanction a loan to the SAG right away but wants them to discuss further and provide additional documents.
- They ask questions when in doubt. They invite the Manager to one of their regular meetings so that he/she has firsthand experience of witnessing the group's functioning.
- They appraise the local extension staff of MYRADA about their experiences with the bank, so that they may support them with further work if required.
- They thank the manager as they leave the meeting.

Stop and Check!

Participants should be sufficiently prepared to approach a bank for a loan.

From the Next SAG Meeting....

SAG members must review the eligibility of their SAG to approach a bank for a loan and initiate further action to obtain a bank loan.

Building a vision

module aim:

A vision is a picture of an organisation in the long term. Every institution must possess a vision of its own, in order to direct its energies and bring about positive and sustained change. MYRADA believes that people must be their own change agents, and this module is a small but concrete step in this regard.

module summary

session one

Discovering the strengths of the SAG members

Materials Required: Chart Paper and Markers, Crayons and Poster Colours
2 hours 30 minutes

session two

Discovering the strengths of the SAG

Materials Required: Chart Paper and Markers, Crayons and Poster Colours
1 hour 30 minutes

session three

Dreaming a bright future

Materials Required: Chart Paper and Markers
2 hours

session four

How to make dreams come true

Materials Required: Chart Paper and Markers
2-3 days

Learning Objectives:

At the end of this training module participants will have

- Clearly articulated the strengths of the individual members and that of the SAG.
- Developed a clear vision for the SAG.
- Developed clear plans of action to achieve their visions.

TOTAL TIME



**6 hours + 2-3 days
for action planning**

Tips to the Trainer: The Appreciative Inquiry approach has been used in this module. Trainers must be familiar with the approach in order to facilitate the sessions. The sessions are also best facilitated in a team of at least two persons, one of whom is familiar with the SAG.

Record all results of the exercises on paper so that the SAG can preserve the same for the years to come. Hence working on the blackboard is not recommended unless all that is written or drawn is transferred to paper immediately.

Once the SAG has articulated its vision, all members must sign on it and it must be displayed during their future meetings. In case the SAG also has a "Dream Book" of its own then the vision may be recorded in this book. Refer Module 17 "Setting goals and managing projects" for action planning frameworks.

You can download the MYRADA/IISD field guide "The Positive Path - Using Appreciative Inquiry in Rural Indian Communities" for more information at http://www.iisd.org/pdf/2001/ai_the_postive_path.pdf

MODULE SESSION ONE SIXTEEN



2 hours 30 minutes



Discovering the strengths of the SAG members

Materials Required:

- Chart Paper and Markers, Crayons and Poster Colours

Content:

- Every human being has strengths. Therefore, every SAG will have strengths because an SAG consists of strong persons working together as a collective. These strengths are inherent, and are not entirely dependent on the support of the SAG promoting institution. By telling stories of our past successes we can discover the strengths in each of us - strengths that we have displayed in the past.

Learning Process, Methods and Activities:

- Games, Story-telling, Guided Dialogue, Sub-group Discussion and Drawing

Introduce yourselves and the purpose of the session.¹

Stress that the session is to bring out people's strengths and not their problems.

Begin the 'Discovery' process by asking open-ended questions, which encourage story-telling and narratives. Ask people to talk about something they have achieved by themselves.

Key Questions: "Tell us the story of a time when you faced a challenge and achieved something you feel very proud of."

Let participants reflect on the question and answer them. At the end of each story appreciate the narrator and ask the following question:

Key Questions: "What strengths did the narrator display in this story - what were the reasons for her success?"

Summarise the strengths displayed by the person in the story and record them on a chart paper.

Restate the strengths and appreciate the person again - encourage the group to appreciate the person.

When all the participants have had a chance to tell their stories - go through the entire list of strengths derived and use some of them to **prepare the questions** for session two.

Stop and Check!

Each participant has discovered some of her strengths.

¹ It is important to communicate to the SAG members that this session is to facilitate vision building in the group and not to evaluate their past performance. Also take care that you do not raise expectations in the group because of the interactions.

Discovering the strengths of the SAG

Materials Required:

- Chart Paper and Markers, Crayons and Poster Colours

Content:

- While individual SAG members have their own strengths, the SAG as a collective has strengths of its own. Some of these are directly a result of individual members' strengths, but some others are due to the unity of the group itself. These strengths contribute to the success of the SAG.

Learning Process, Methods and Activities:

- Storytelling, Sub-group Discussion, Guided Dialogue and Drawing.

Key Questions: "Tell us a story of a time/event/achievement of your SAG that you are proud of."

Ask the participants to bring out the strengths and positive aspects that were visible in the story. Select certain key strengths discovered and explore them further. Examples are given below:

Divide participants into groups of two and ask them to discuss the following:

"Tell us about an event when the representatives of your group took on extra responsibilities to see that your group's goals are achieved." (to explore leadership)

"Tell us about a story of a time when you were able to support a member when she was in great distress." (to explore mutual support, compassion)

"Tell us about a story of a time or event when you felt your life changed for the better because you had joined the SAG." (to explore impact on lives)

Similarly you can explore issues like accountability, good financial management, credit plus (like education and health), respect from the community, lobbying etc.

At the end of each story **ask the participants what they think are the strengths of the SAG** or individual members or the circumstance. Record them on chart paper.

Key Question: "Draw a picture of the best aspects of your SAG."

Ask the participants to **draw pictures of the best time or the greatest achievement of their SAG on chart paper**. Experience shows that pictures speak for themselves and the participants have a strong sense of identity with their pictures.

Restate the strengths discovered in the group through stories and pictures.

Conclude by stressing that the SAG has several strengths within itself and in each of its members.

Ask them how they felt about the exercise. Did they discover something new about themselves and their SAG? Can they explore more of their strengths on their own?

Stop and Check!

Participants should be able to articulate the key strengths of the SAG.

MODULE SESSION TWO SIXTEEN



1 hour 30 minutes



MODULE SESSION THREE SIXTEEN



2 hours



Dreaming a bright future

Materials Required:

- Chart Paper and Markers, Crayons, Colour Pencils or Poster Colour

Content:

- A vision is what you want to achieve - just as parents have a long term goal (vision) of what their child is going to be when (s)he is grown up... the SAG members must also have a vision for their future.

Having such a vision encourages and inspires members to achieve more than they will normally do. E.g., some SAG members are visiting a bank in a nearby town: will they simply take any bus that comes to their village, or will they take the bus that will take them to the town where the bank is? What will happen if they do not know where the bank is located? If they are clear about their destination, they will even walk to the town in case the bus never arrives. A vision is like knowing your destination. **An SAG without a vision is like a passenger without a destination.**

- Parents hope well for their children and dream of a bright future for them as soon as they are born. Similarly, when we plant a seed, we wish that it would grow into a tall and strong tree that will bear fruit. If the SAG was at one time a seed that the members had planted, they must have some good wishes and intentions for the SAG's future. The wishes are the fruit the tree will bear.
- Every person has a picture of what (s)he wants the SAG to be, because of which (s)he continues in the SAG. When these dreams are expressed and consolidated, they can become the basis for further positive action.

Learning Process, Methods and Activities:

- Sub-group Discussion, Guided Dialogue, Brainstorming and Drawing

Remind the participants that they have just spoken of their strengths as individuals and as a group.

Narrate the 'tree', 'children' examples to the participants:

Ask each member to state their wishes.

Key Question: "What are your sincere wishes for your SAG?" (Give any suitable number... one to three) The word *Sankalpa* is useful to explain the word sincere wish.

Each participant states his/her wishes for the SAG and then **the wishes are consolidated by the group.**

Key Question: "Did you already know these wishes or was this the first time that you thought about them or expressed them?"

Ask participants to discuss amongst themselves and to **prioritise these wishes**. They should select only those wishes that have the following qualities:

1. They must be achievable - based on some of their existing strengths.
2. They must still be challenging - something that they cannot do with the same effort and skills that they currently have. This implies that they must work quite hard and find new ways of working.
3. The wishes must be what they really want to achieve from within their heart - not something they feel others want them to achieve.

Divide the participants into sub-groups and ask them to discuss the following:

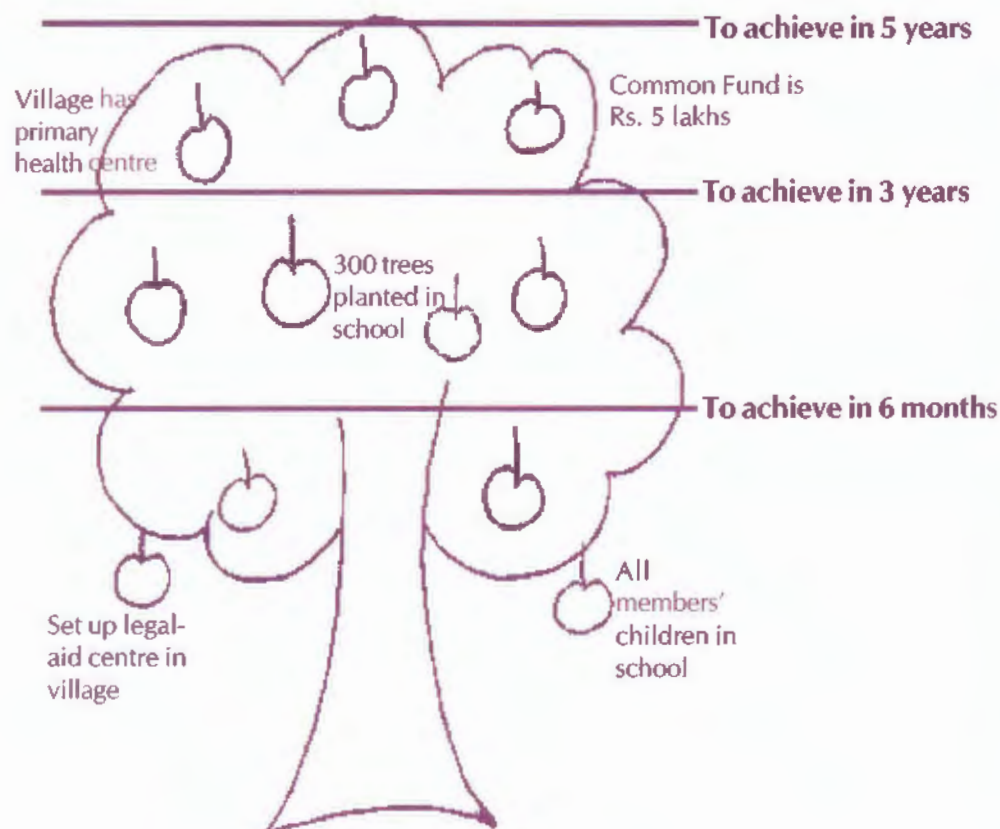
Key Questions:

- "In ten years (or five, or any convenient period of time) what do you want your SAG to be?" "What do you want your 'wish' tree to look like in a few years from now?"
- "If we visit your SAG ten/five years from now, what will you tell us about your achievements of the previous years?"

A few literate persons in each sub-group can record the responses.

Let the participants **consolidate the outcome of the discussions and present them to the larger group**.

Key Question: "Draw a picture of your SAG as you want it to be or what you want it to achieve in the next five (or seven or ten) years"



A Vision-Tree

An example of a vision-tree shows how SAG members can represent their visions as 'fruits' and then move the fruit on a picture of a tree. Large fruits represent difficult and important visions, smaller fruits are easier to achieve or small visions. Higher the fruit on the tree, the longer it will take to achieve this goal. This is a modified "chapati diagram". It is also called the "Tree of Achievement".

MODULE SESSION FOUR SIXTEEN



2 - 3 days



Ask the participants to **draw pictures of their visions** on chart paper. These pictures must not only depict what activities they propose to undertake, but also what their SAG will stand for and how they will be recognised by society - basically what they want to be. It may be necessary to divide the participants into several smaller groups.

Ask each sub-group to **present the vision pictures**.

Allow the participants to **discuss the various ideas** that have come up. Do they feel that the visions are realistic - can they achieve them? Are they also challenging? Do they feel it is **their vision**?

Ask them to **consolidate the visions** of all the sub-groups.

If it is possible - the members can state these wishes in the form of **"Vision Statements"**² that will inspire them to achieve the same. **These statements must be** stated in the present tense - as if it has already happened.

Do not force the participants to write 'poetic' vision statements. Sometimes they find it difficult to articulate in ways that are very formal. It is more important that they know what their visions are and will then work towards them.

The important thing here is that the SAG develops statements of intent which will be accepted and understood by all and will be carried through by the group.

Stop and Check!

Participants should have articulated their vision in the form of wishes and pictures, prioritised them and arrived at a clear list. These visions must be based on their strengths as discovered in the first session and also be challenging.

How to make dreams come true

Materials Required:

- Chart Paper and Markers

Content:

- Dreams and visions can only come true if we plan to achieve them.

Learning Process, Methods and Activities:

- Sub-group Discussion, Guided Dialogue and Brainstorming, Action Planning

Key Questions: "How do you feel at the end of the vision building exercise? What can you do to achieve this vision?"

This exercise may take up to 4 days every year and should be encouraged to be a regular event. Use lots of energisers for this step as it tends to be tedious. SAGs like to dedicate their plans to the local temple or religious place as a mark of their commitment to achieving their visions.

Allow the participants to **brainstorm ideas for achieving their vision**.

² These statements are called 'Provocative Propositions' in Appreciative Inquiry.

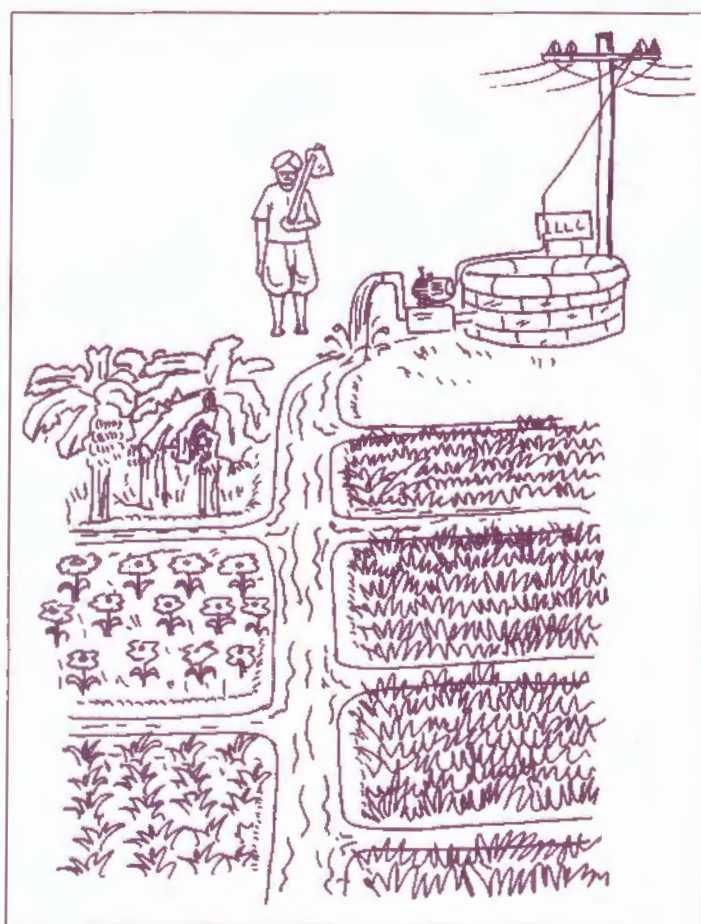
The **simple action planning format** shown in Module 17 "Setting goals and managing projects" can be used for this exercise. In younger groups the facilitators' presence is required for longer periods than in older groups. However the following aspects must be included:

- How do we display our vision so that we are constantly reminded of them? How do we share our group's vision with our families and the village in general? (the SAG's anniversary may be a good forum for such sharing)
- When do we review our vision next? How can we keep improving on our vision all the time?

Stop and Check!

Participants have clearly outlined all the activities and responsibilities for achieving their visions. The action plan also includes plans for vision review and further planning.

Tips to the Trainer: All subsequent training modules should be conducted with an orientation towards the vision for the group, which the SAG has developed in this module. For training in the skills required for planning and implementing the vision refer to the Module 17.



An example of a vision

An SAG Federation drew its vision - where it wanted to become like 'water' - life giving and useful. This water could then irrigate the fields - the individual SAGs as well as other institutions in their villages

Setting goals and managing projects

module aim:

The purpose of this module is to facilitate participants to set goals for their own lives and for the SAG and implement them successfully. During the process of this training module, participants will develop a clear set of goals for the group to achieve their visions. The module imparts simple project management skills to SAG members in order to implement their group's goal or vision.

module summary

session one

What is a goal? Why set goals?

Materials Required: Chart Paper and Markers

15 minutes

session two

What is a project? Steps in managing a project

Materials Required: Chart Paper and Markers

30 minutes

session three

SMART goals

Materials Required: Chart Paper and Markers

30 minutes

session four

Setting goals and selecting options

Materials Required: Chart Paper, Markers, Minutes Book of the SAG and its vision

1 hour

session five

Planning and implementation

Materials Required: Chart Paper and Markers

2 hours

session six

Monitoring and evaluation

Materials Required: Action Plans developed in the Previous Session

30 minutes

session seven

Recap of the project cycle

Materials Required: Chart Paper and Markers

15 minutes

Learning Objectives:

At the end of this training module participants will be able to

- Explain the need to set goals for their own lives and for the SAG.
- Develop goals for their SAG based on the group's vision.
- Develop projects and action plans to achieve these goals.
- Develop means to supervise and evaluate their projects.

TOTAL TIME



5 hours

MODULE SESSION ONE SEVENTEEN



15 minutes



What is a goal? Why set goals?

Materials Required:

- Chart Paper and Markers

Content:

- A goal is what we want to achieve, a destination that we want to reach, something we would like to have or to be
- There is no progress, development or gain without clear goals

Learning Process, Methods and Activities:

- Story-telling, Group Discussion, Role-play and Brainstorming

Stories: The Thirsty Crow, The Rabbit and the Tortoise, Arjuna's story

Key Question: "What is a goal?"

Indicative Answers are:

- A Dream
- An aspiration
- Future Plans
- Aims
- What we want to do

Key Questions: "Why does one need to set goals?" "What if a person at the bus stop does not know where to go? Can you help him or her at all?"

Role-play: Ask a participant to walk by looking only at her feet. Can she reach her destination? It is important to look alternatively at our feet and into the distance as we walk or we will either trip/lose focus of our destination. It is also important to look back to see how far we have come along our chosen path.

Stop and Check!

Participants should be able to explain what a goal is in their own terms and substantiate with examples. They should be able to explain why one needs to set goals.

Stories you may tell

The Rabbit and the Tortoise: Once upon a time a rabbit and a tortoise decided to race each other to find out who ran the fastest. Just before reaching the finishing line, the rabbit decided to take a nap, being quite sure the tortoise would not catch up for some time. Meanwhile, the slow tortoise made a steady attempt at completing the race and did not rest even once during his entire journey. By the time the rabbit had woken from its sleep the slow tortoise had won the race.

Message: Slow and steady wins the race. Overconfidence often results in failure. Reaching a goal needs consistent effort.



The Story of the Thirsty Crow....

(see box below for the story)



The Thirsty Crow: There was once a crow that was very thirsty. After flying for a long while in search of water, it spotted a jug with some water in it. However, the water was deep inside the jug and even the crow's long beak could not reach the water. After some thought, the crow collected small stones and dropped them into the jug until the water level rose and the crow was able to quench its thirst.

Message: If we have a clear goal we will be able to achieve it.

Arjuna's story: Dronacharya, the teacher of the Pandavas and the Kauravas, was testing his students' skills in archery. He had placed a clay bird on a tree. The princes had to shoot an arrow through the bird's eye to pass the test. He called out to one of his students and asked "What do you see?" The prince replied, "You Sir, and the tree, and my brothers and the sky!" Dronacharya angrily chased away the young prince and told him to practise his skills more. The next prince said that he saw the bird and the tree. He too failed the test. This went on for some time till only Arjuna, the Pandava prince was left. "Arjuna, what do you see?", asked Dronacharya. Arjuna aimed his arrow at the bird and with great confidence said "I see nothing sir, but the eye of the bird!" The proud teacher at once told his student to shoot his arrow. Arjuna had passed Drona's test.

Message: Only those with clear goals will succeed.

MODULE SEVENTEEN SESSION TWO



30 minutes



What is a project? Steps in managing a project

Materials Required:

- Chart Paper and Markers

Content:

- A series of activities planned to achieve a well-defined goal within a given time frame is known as a project. Whether we realise this or not, all of us undertake projects almost everyday either individually or collectively.
- Steps in planning and managing a project:
 - **Setting goals and choosing the best option:** A project begins by setting a goal (to solve a problem and achieve something). There are many paths to reaching the same goal - we need to look at several options and approaches and choose the best one to achieve the same.
 - **Planning activities:** The chosen option is broken down into a set of activities in a sequence that will help in achieving the goal. This is our project.
 - **Supervising:** While the activities are being implemented we supervise/monitor them carefully to see how work is proceeding and take corrective action.
 - **Evaluating:** Once a project is completed, we need to understand how well it was done so that we can learn lessons for the future.

Learning Process, Methods and Activities:

- Lecture, Group Discussion and Guided Dialogue

Key Questions: "What is a Project?" "Can you give a few examples of projects that you or other people undertake everyday?"

Indicative Answers are:

- Cooking a meal, contesting an election, etc.
- Arranging social events like a weddings, funerals, Independence Day celebrations or SAG anniversary, etc.
- Constructing houses (also repair), village layouts, offices, entire towns, cities, dams, drainage, community halls, etc.
- Growing crops during the monsoon season, starting a business, etc.
- Going on a tour or pilgrimage, etc.

Key Questions: "What are the steps in planning and managing a project?" "Can you explain these steps using for example, "building a house" or "organising a wedding"?"

Stop and Check!

Participants should be able to explain the meaning of a project. The should be able to describe the steps in planning and managing a project using an everyday example.

SMART goals

Materials Required:

- Chart Paper and Markers

Content:

- All goals should be '**SMART**': Specific, Measurable, Achievable and Action-oriented, Relevant, Time and Resources Bound
 - **Specific:** A goal needs to be specific to be helpful. Let us take two examples. SAG-A mentions its goal as increasing its common fund; SAG-B says its goal is to increase its common fund to reach Rupees five lakhs in three years. Which one is more specific?
 - **Measurable:** The goal stated should be measurable in concrete terms: E.g. We cannot easily measure SAG-A's goal or achievement.
 - **Achievable and Action-oriented:** Goals should talk of objectives that the goal setter is able to implement. E.g. "Our SAG will win a lottery" is a goal that is not under the control of anybody. Goals should talk of actions that the goal setter will take or can positively influence.
 - **Relevant:** A goal should be relevant to the goal setter. Is increasing the common fund important to the SAGs?
 - **Time and Resources Bound:** Goals must be achievable within a definite time period and with the resources potentially available to us. Is Five lakhs a reasonable amount for three years. Can the SAG do better or is it unreasonable?

Goals must also be understood by all the goal setters and by all the stakeholders involved in the pursuit of the goal. Examples of some SAGs' goals are:

- All young children of SAG members shall attend school at least upto high school.
- The SAG shall develop regular linkages with institutions such as government departments and banks and shall interact with them at least twice a year.
- The SAG shall increase members' capacity for credit absorption through skill training and counselling.
- All SAG members shall be literate and numerate within three months.

Learning Process, Methods and Activities:

- Lecture and Group Discussion

Describe, with examples, some SMART goals for an SAG.

Ask the participants for a few examples of goals. **Help them to analyse** if the examples they have given are SMART goals.

Ask participants to study their vision (which is a long-term goal - say 5 years) and break-down the vision into a set of SMART goals that can be achieved in the short-term (6 months to 1 year) and medium-term (1 to 3 years).

Stop and Check!

Participants should be able to give examples of SMART goals. They can break down their vision statements to a series of goals.

MODULE SESSION THREE SEVENTEEN



30 minutes



MODULE SEVENTEEN SESSION FOUR



1 hour



Setting goals and selecting options

Materials Required:

- Chart Paper and Markers, minutes book of the SAG (to record decisions taken in the session) results of goal-setting or vision building for the SAG

Content:

- Setting a goal, generating alternatives towards fulfilling the goal, analysing these alternatives for cost/benefit and feasibility, and prioritising these alternatives.

Learning Process, Methods and Activities:

- Lecture, Group Discussion and Matrix Raking PRA Exercise

Using an example (say 'building a house') or the SAG's goal, enable participants to understand a goal, options to achieve the goal and select the best option to achieve it.

Key Question: "Give an example of a goal you would like to achieve. Why do you want to achieve this goal?"

Indicative Answers are:

"My family wants to build a house (a goal) ... because we now live in a small rented house and it does not allow us to increase our trading business (a problem to be solved). We will also have more security and respect and children will have better health (an aspiration/vision)"

Key Questions: "What options do you have to build your house?" "What criteria would you consider to choose between your options?"

Indicative options and criteria for evaluating our options are:

- The options are to build a small RCC roofed house, or a larger tiled-roof house, a house with a pucca-cattle shed, a kuccha house with options to improve it later...
- We would weigh our options by the cost involved, funds available in the family, availability of land for the house, amount of loans available/any housing scheme proving grants, ability of family to put in labour, time required, the satisfaction derived at the end result, urgency to finish before the rainy season sets in, etc.

Key Question: "Are all the criteria equally important?" "If not, prioritise the criteria against which you would evaluate the choices."

Key Question: "Which is the best choice available to you, if all the above criteria are equally important?"

Ask the participants to choose a goal statement related to their vision (a goal developed in the previous session) and **develop a set of options** for achieving this goal.

Ask participants to **list out criteria for analysing these options** and to choose the most important criteria.

Ask participants to **do a matrix ranking** (see Appendix 1 for details) of options, analysing each option against these criteria. Ask participants to choose an option which meets most of their requirements and is feasible to implement.

Ask participants to **list out their strenghts** which will help them achieve their goals and also any problems or constraints that may come up. Enable them to also develop some standby options.

Stop and Check!

Participants should be able to describe how choices are analysed to arrive at the best option. They can develop a set of options for achieving their goals and choose the best option.

Planning and implementation

Materials Required:

- Chart Paper and Markers

Content:

- **The Six Helpers Framework: Planning** involves analysing the following:
 - **What** (work/activity) do we want to do? And **why**?
 - By **when** do we need to start or finish it?
 - **How** will we do it?
 - **What** resources do we need?
 - Do we have all the resources needed for the Project? **Where** can we get them?
 - **Where** will we do the Project?
 - **Who** will do what work?
- **Resource Mobilisation** involves,
 - Mobilising all the resources for the project on time so that there is no waste of Time, Effort, Materials and Abilities.
 - Good resource mobilisation would involve, getting the Right Thing/Right People at the Right Time at the Right Quantity, at the Right Place and at the Right Price.
- **Implementation** is the actual carrying out of activities planned for in the Project. The implementation can only be as good as the planning, but sometimes things work out well due to chance. However, we cannot always rely on chance for success.

It is important for the participants to segregate responsibilities between members such that the burden does not rest on one or a few and each one feels a part of the Project.

For example - in "Celebrating the SAG's Anniversary":

- Lakshmi is responsible for obtaining, cleaning and decorating the venue
- Mahboobi for inviting guests and the chief guest.
- Seeta will be Master of Ceremonies.
- Mary will deal with the catering for the event.
- Sundari will read out the annual report at the event.
- Mahadevi will organise the public address system and power supply.
- Chandamma is the main coordinator, etc.

MODULE SEVENTEEN SESSION FIVE



2 hours



Learning Process, Methods and Activities:

- Lecture, Group Discussion, Guided Dialogue, Action Planning and Energisers

Ask participants to plan for the option they have chosen in the last session in terms of time, money, division of responsibility and resource mobilisation using the Six Helpers Framework.

Key Questions: "Have you followed the guidelines of resource mobilisation of the Right Thing at the Right Time and the Right Quantity and at the Right Price?"

Suggest various difficulties that may arise later on due to poor resource mobilisation such as:

- The rainy season sets in before all materials can be mobilised and the construction has to be postponed
- Cement is not stored properly and is thus wasted.
- Costs were not assessed correctly and house is left unfinished due to a funds crunch, etc.

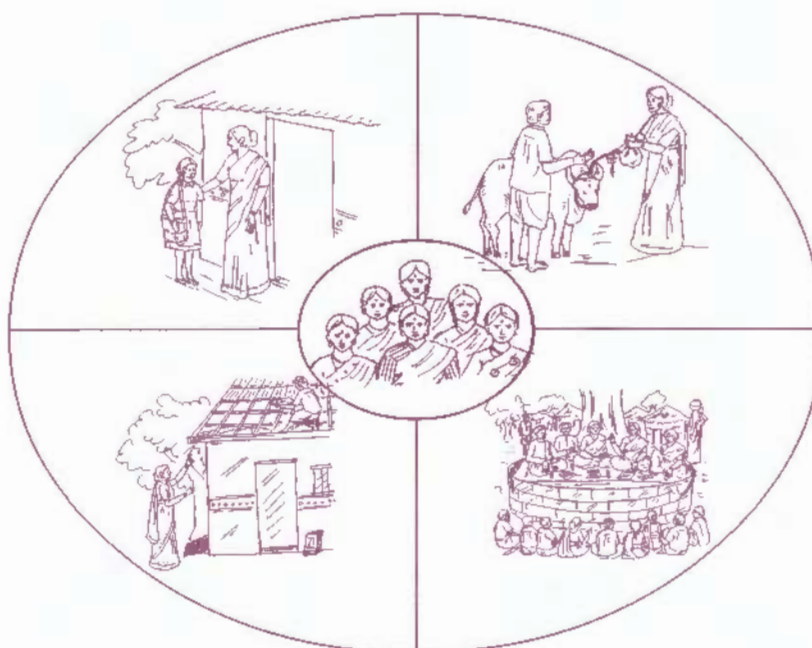
Ask the participants to develop some backup or standby plans in case they face unforeseen difficulties in implementing their plans.

Stop and Check!

Participants should be able to plan for at least one goal/project in a detailed manner. The results of this planning can be used by the SAC for its future activities and are available in a written form.

Tips for the Trainer: Use many energisers in this session as it can be very intensive and tedious.

What are the Goals of your Group?



Six Helpers Planning Framework

The Six Helpers Planning Framework

A simple method to plan a project uses the Six Helpers Framework. The Six Helpers are questions beginning with - what, why, where, who, when and how.

- **What** are we planning to do? (activities) **what** resources do we need?
- **Why** is this activity important? (justification, purpose)
- **Where** do we implement our programme, from **where** do we get resources
- **When** do we start/end/monitor our activities; **how long** will it take?
- **Who** will do what (responsibilities)? **For whom** (target/beneficiary)?
- **How** will we go about the activities (steps in the plan, the methods, the approach)

Ask these questions for each of the activities you are helping to plan and enable participants to come to a final decision. Draw the Six Helpers format on chart paper for the discussions and ask SAG members to fill in their decisions in the respective columns. An example of such a planning exercise is also given.

What (Activities)	Why	Who	When	Where	How	Budget
1						
2						
3						

A plan of the Sarvashakti SAG Federation, Odeyarapalya

- **What (Vision):** Organise 15 simple marriage ceremonies in 5 years
- **Why:** (1) To reduce indebtedness of poor households (due to loans for weddings), (2) To create awareness for simple weddings and against dowry giving/taking
- **What (Activities)** (1) Discussing the need for simple marriages in the SAGs, and getting an external speaker to speak about the demerits of underage marriage, (2) Selecting the couples, (3) Mobilising resources and donations from the community, etc.
- **For whom:** For families with marriageable members living in the Federation's area
- **Where:** The weddings will be held in a public place near Odeyarapalya
- **When:** During the anniversary of the Federation (every year in May); 3 couples each for 5 years
- **How:** As a team and through intensive discussion with various stakeholders
- **Who does:** All members of SAGs and the Federation to be involved; P Nagaraj, Shivananda and Mahadevappa are overall coordinators

The Federation also developed a detailed budget for the goal and the events themselves are a great success. The organising committee was very earnest with its responsibilities and did a thorough appraisal of each eligible bride and groom and counsel them. All the food was donated by SAGs and other local wellwishers and cooked by SAG members. Hundreds of people attended the weddings and ate lunch together, breaking long-held caste barriers.

Gantt Chart

An Example of a **Gantt Chart** is given below. SAGs can be encouraged to use this tool to plan and monitor their project.

Activity	Month											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Federation Meeting												
Coordination Group Meeting												
Meetings with SAGs												
Meeting with health officials												
Mid term review												
Fund raising												
Mass marriages												

MODULE SEVENTEEN SESSION SIX



30 minutes



Monitoring and evaluation

Materials Required:

- Action plans developed in the previous session

Content:

- Monitoring** means periodically (hourly, daily, weekly) checking to see if every thing is going as per our plan. Monitoring helps us to make necessary changes in the implementation midway through the Project. It is important to have clear monitoring questions and a division of responsibilities to monitor and supervise a project. Typically in an SAG - members' savings, loan repayments, attendance are monitored every week, loan repayments to the bank, trial balance of the group's funds and attendance in federation meetings are monitored every month.
- Evaluation** involves checking whether we have achieved what we intended to in the Project - typically at the end of a project and at least midway through project implementation. We ask the question - "have we reached our goals and how?" SAGs can evaluate the result of the SAG's activities on the economic and social status of the members once in every two or three years.

Learning Process, Methods and Activities:

- Lecture, Group Discussion and Guided Dialogue

Explain what is meant by **monitoring and evaluation**.

Ask participants to **discuss monitoring and supervision for a project** - say, 'building a house'

Key Question: "How do you monitor a project?"

Indicative answers are:

- Do we have a site on which to build a house?
- Who will be responsible for supervising the construction and how do we supervise the labour?
- What is our plan and is work proceeding according to plan?
- Is the foundation cured well enough for us to build the walls?
- Is there enough cash available to buy building materials for next week?
- Is the mason careful in handling and storing the cement?
- Are we well within our time plan - how much longer for the rainy season?

Key Questions: "How does periodic monitoring help in better implementation?" "What would happen if a project is not monitored?" "How will you monitor progress of your goals?"

Ask participants to **develop a monitoring plan** for the project planned in the previous session.

Key Questions: "Why do we evaluate a project?" "How do we evaluate a project?"

Indicative answers are:

- We evaluate a project once we have completed it or are at least half way through the implementation to learn how well we did our job and why.
- We can evaluate a project by asking how far we achieved what we set out to do. What turned out well, what did not. If we did a similar project in the future what would we try to repeat, what will we modify and what will we avoid (Keep, Change or Eliminate).

Ask participants to **develop an evaluation plan** for the project planned in the previous session.

Stop and Check!

Participants should be able to explain how project implementation depends to a large extent on how the Project was planned for and how well it was monitored. They should be able to develop a monitoring and (a simple) evaluation plan for their projects/goals/visions.

MODULE SEVEN SESSION SEVEN



15 minutes



Recap of the Project Cycle

Materials Required:

- Chart Paper and Markers

Content:

- The following are the steps in the Project Cycle:

In any Project Cycle the participants must remember to **PLAN** for something, **DO** the same, **CHECK** (monitor) how it went and then **ACT** on the feedback they receive as they monitor their programme.

Learning Process, Methods and Activities:

- Lecture and Group Discussion

List out the steps in the Project Cycle correlating with each of the steps involved during the micro-project.

Stop and Check!

Participants should be able to list and explain steps in the Project Cycle.



From the Next SAG Meeting...

SAG members must be able to follow up on any of the small projects they have taken up either as a group or individually. Eventually they should gain enough confidence to implement their group's goal or vision with very little help from the facilitating agency.

SAG self-assessment

module aim:

The purpose of this module is to communicate the need for SAG members to periodically assess their group. During this module, participants will be equipped with the necessary skills and framework for assessing their SAG. Participants may conduct a self-assessment exercise at any time in the life of the group. What is important to remember during the exercise is that it is not only the rating that is important but also the process through which the rating has been done. This process provides an opportunity for the SAG to look inwards and to analyse its strengths, weaknesses and opportunities as a group.

module summary

session one

Looking inwards

- why Self Assessment?

Materials Required: Chart Paper and Markers

30 minutes

session two

A Self-Assessment Exercise

Materials Required: Chart Paper, Markers, Self Assessment Indicators, MYRADA RMS - 33

4 hours 30 minutes

session three

Analysis of loan use patterns

Materials Required: Data on Loan Use Patterns in the SAG (either in the form of a chart or on a transparency), Overhead Projector (if transparencies are being used)

1 hour

Learning Objectives:

At the end of this training module participants will be able to

- Explain the need for periodic self assessment of the SAG.
- Conduct a self assessment exercise in their group.
- Analyse the loan use patterns in their SAG.

TOTAL TIME



6 hours



MODULE SESSION ONE EIGHTEEN



30 minutes



MODULE SESSION TWO EIGHTEEN



30 minutes



Looking inwards - why self-assessment?

Materials Required:

- Chart Paper and Markers

Content:

- Self-assessment is important in order to:
 - Identify one's strengths and weaknesses, to build on one's strengths and reduce weaknesses.
 - Identify opportunities available to the group and to make the best use of them.
 - Monitor one's performance as a group.
 - Hold a mirror to ourselves.

Learning Process, Methods and Activities:

- Brainstorming and Group Discussion

Key Question: "Why is self-assessment important for an SAG?"

Stop and Check!

Participants should be able to explain why self-assessment is important for an SAG.

A Self-Assessment Exercise

Materials Required:

- Chart Paper, Markers, Self-assessment Indicators and MYRADA RMS 33

Content:

- Self-Assessment of the SAG using the suggested indicators on the facing page.

Tips to the Trainer: The final rating from the assessment is not as important as much as the discussion generated in the group during the assessment. This exercise is not primarily meant for the monitoring purposes of the NGO but for the benefit of the SAG.

Learning Process, Methods and Activities:

- Guided Dialogue, Group Discussion, Rating on a Spider Diagram

Ask participants to assess their SAG using the framework for assessment given at the end of this session plan. (See facing page). An example of a rating is given at the end of the Module.

Make sure that the **participants understand and agree** with the use of each indicator before assessment.

Stop and Check!

Participants have been able to assess the strengths and weaknesses of their SAG.

Rules and Regulations

- ix. Have all the rules and regulations been framed by the members themselves?
- x. Are all members aware of the rules and regulations of the group? (Probe: At least 5 members should be able to list all the rules and regulations of the group)
- xi. Are all rules and regulations being followed by members?
- xii. Are sanctions imposed effectively for the violation of group norms? (Probe: What is the total amount collected under 'sanctions/fines' and why have sanctions been imposed in the past?)

3. Financial Management

Savings

- i. Has a minimum amount been fixed for savings?
- ii. Are savings regular?
- iii. Is interest/dividend being paid on savings?

Book-keeping

- iv. Are all members aware of the need for various books and documents? (Probe: members should be able to list various books of accounts and their uses)
- v. Does the group have an adequately trained book writer?
- vi. Is the book writer paid for by the group?
- vii. Does the group have a second-in-line book writer?
- viii. Are books of accounts updated on the same day as the meeting day?

Loans

- ix. Are all repayments to lenders outside the group made on time?
- x. Are all interest and loan repayments within the group made on time? (Probe: How many instances of late repayment have there been in the past year?)
- xi. Are non-SAG members denied access to loans from the common fund? (Probe: Have any loans been given to non-members in the past year?)

Common Fund Management

- xii. Is the common fund rotated adequately? (Probe: Is the interest earned on savings in the bank greater than the interest earned on loans given through the common fund?)
- xiii. Is there enough money in the common fund to fulfil the group's loan requirements in months when the demand is high?²
- xiv. Is the process of the handling of cash safe and without any scope for misunderstanding?
- xv. Is cash deposited in the bank immediately after every meeting?

² If this is not happening, ask group participants to make a chart outlining the monthly demand and supply for credit in the coming year. How are they going to ensure that funds are available in the lean months? Are they planning to mobilise external resources, well in advance?

- xvi. Are minutes of meetings read out to all members and signed after every meeting?
- xvii. Are all members aware of their individual savings and credit status?
- xviii. Are all members aware of the total amount of the common fund?³

Auditing

- xix. Are all group members aware of the need for auditing?
- xx. Have the books of accounts been audited recently?

4. Organisational Accountability

Rotation of Representatives

- i. Are representatives being rotated at least once every year?
- ii. Are the older representatives helping to train the new representatives in their new roles?

Non-Partisan Nature

- iii. Does the group steer clear of family/caste/political party influences in the governance of the group?

Distribution of Benefits

- iv. Do group members have equitable access to loans? (Probe: Have a few members not received any loans or have they received much less credit than others? Why?)

Sharing of Information

- v. Are all the activities of the SAG known to all members as well as to external stakeholders? (Probe: Has any one visited the SAG? Who? How many times?)

5. The Ability to Build and Sustain Linkages

- i. List the institutions with which the SAG has a need to establish regular contact - has the SAG been making sustained efforts to link with these institutions?
- ii. What are the results?
- iii. Is information on new programmes, government policies and schemes shared in meetings?
- iv. Do members have an understanding of the procedures of access to various programmes?

6. The Ability to Learn and to Evaluate Organisational Performance

- i. List the SAG's sources of information and knowledge - are these sources adequate?
- ii. Does the SAG take the initiative to upgrade the skills of its members (such as, for example, conducting numeracy and literacy classes or asking for training programmes)?
- iii. Does the SAG have a feedback mechanism on its performance (such as a performance review in a federation meeting, etc.)?
- iv. Is action taken on this feedback?

³ If most members do not remember the common fund amount, ask the SAG to prominently display the common fund figures and breakup for each month on a chart at the venue of the group meeting.

MODULE SESSION THREE FIFTEEN



1 hour



Analysis of loan use patterns

Materials Required:

- Data on Loan Use Patterns in the SAG (either in the form of a chart or on a transparency - see *Sample Data given overleaf*), Overhead Projector (if transparencies are being used).

Content:

- By analysing loan use patterns, the group will get a clearer picture of the extent and areas in which they have benefited by forming an SAG (such as, a decrease in bonded labour, decreased dependence on credit sources charging exploitative interest rates, an increase in the amount of money spent on education, the ability to sow seeds at the right time, diversification of income sources, asset creation, etc.). The group will also be able to plan better for future credit requirements.

Learning Process, Methods and Activities:

- Guided Dialogue and Group Discussion

Key Questions:

- "How did the members manage their credit requirements before joining the SAG?"
- "Are members still borrowing money from outside sources such as money lenders?"
- "Why? For what purposes? Can the SAG provide these loans?"
- "What are their future loan requirements and how do they plan to fulfil them?"
- "How have they used the loans? Have they benefited when they have invested the loan money? Why? Why not? Were the loans adequate?"
- "Are loans for food and clothing decreasing? Why?"
- "Are the loans for income generation increasing in size and number? Why? Why not?"
- "Is the number of loans taken for children's education increasing or decreasing? What does this imply?"
- "Is there an increase in loans for off-farm activities like trading and cottage industries?"

Stop and Check!

Participants should be able to analyse the loan use patterns of their SAG and describe in what ways they have benefited by being part of a group. Participants should be able to plan for their future credit requirements.

Tips to the Trainer: You will benefit immensely by reflecting on the following questions and your organisation can develop its future interventions in the project area:

- Are loans for particular activities (like poultry, agricultural processing etc.), concentrated in a few areas? Why? Can any value be added to these activities by streamlining their production processes, raw material procurement, etc., with the help of your NGO or any through any other linkages?
- Why is the size of loans provided by the SAG for cows, sheep or bullocks less than the size of loans (unit cost) provided by banks under other schemes?

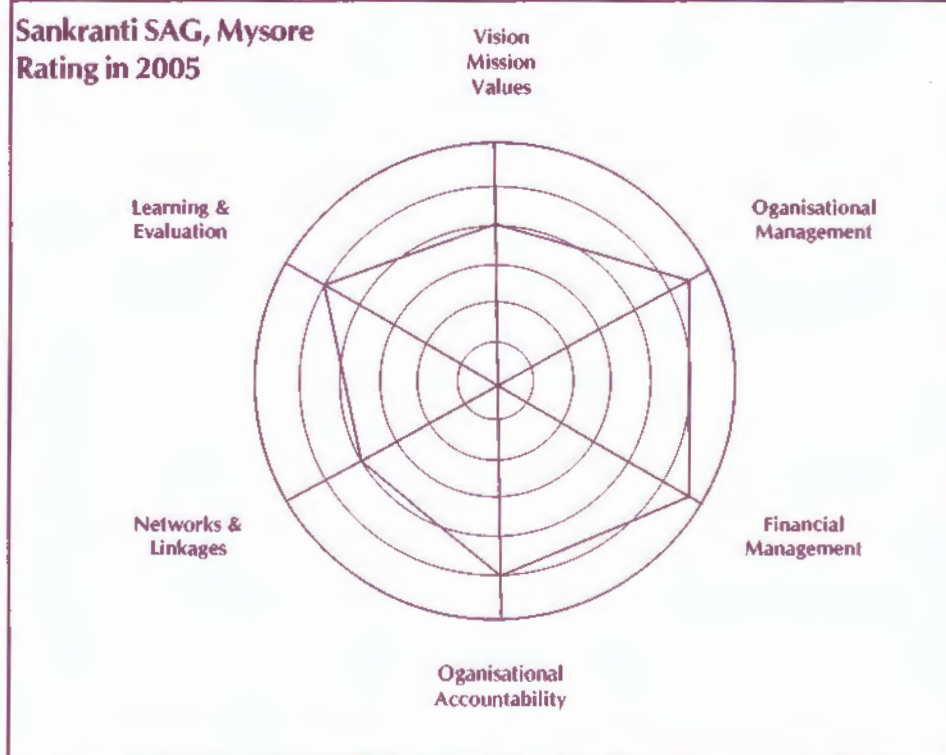
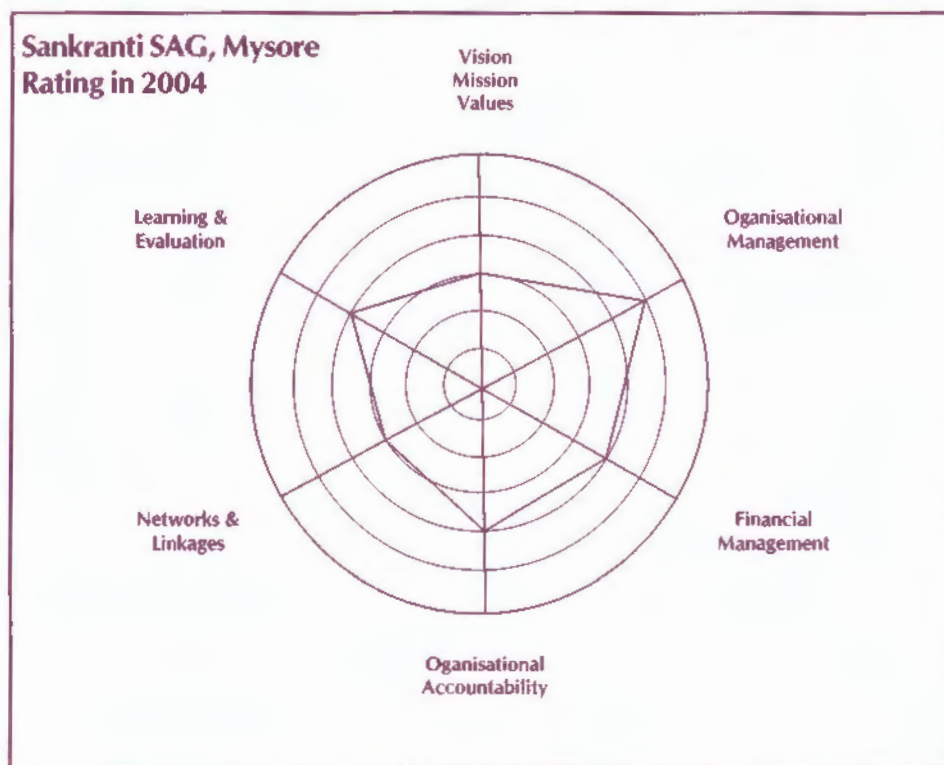
Sample Data on Loan Use Patterns

PATTERNS IN LENDING

ACTIVITY	NO. OF LOANS	AMOUNT LOANED	AMOUNT RECOVERED	BALANCE OUTSTANDING	AMOUNT OVERDUE
ASTRA OLE	16	1,330.00	605.00	725.00	625.00
CLOTHING	1,200	426,841.30	288,231.75	138,609.55	700.00
EDUCATION	1,224	836,338.00	568,840.50	267,497.50	1,090.00
FOOD	9,634	4,065,382.75	2,939,752.25	1,125,630.50	1,800.00
HEALTH	7,254	3,722,144.35	2,608,401.90	1,113,742.45	00.0
HOUSEHOLD EXPENDITURE	1,867	1,563,323.75	1,039,725.75	523,598.00	2,850.00
HOUSE PURCHASE	4	6,000.00	4,550.00	1,450.00	0.00
JEWELLERY PURCHASE	46	73,650.00	48,854.00	24,805.00	0.00
BONDED LABOUR RELEASE	19	15,239.00	1,381.00	13,858.00	339.00
LAND REGISTRATION	47	35,140.00	6,384.50	28,755.00	13,954.00
REPAID TO MONEY LENDERS	2,273	3,300,815.00	2,408,849.00	891,966.00	0.00
OTHERS (CONSUMPTION)	2,008	1,061,201.05	679,773.80	381,433.25	3,363.00
SOCIO/RELIGIOUS CEREMONY	4,430	3,772,816.25	2,600,823.20	1,171,993.05	2,100.00
TAILORING MACHINE	9	11,300.00	5,600.00	5,700.00	0.00
TOUR LOAN	23	8,565.00	4,230.00	4,335.00	0.00
AGRO FORESTRY	51	56,987.00	8,939.00	48,048.00	0.00
CROP LOAN	12,633	12,217,937.65	8,403,075.30	3,814,862.35	4,717.75
EQUIPMENT	256	218,487.00	106,868.50	111,618.50	8447.50
IRRIGATION	174	232,756.00	81,409.00	151,707.00	2,660.00
LAND DEVELOPMENT	973	906,972.25	557,438.00	340,534.25	6,233.50
SEEDS	262	192,495.00	112,580.55	79,914.45	0.00
BULLOCK	45	66,775.00	32,189.50	34,585.50	15,529.00
COW/BUFFALO	1,906	3,424,457.50	2,038,385.15	1,386,072.35	9,436.50
FEED TREATMENT	232	190,330.00	137,965.00	52,365.00	600.00
INFRASTR. (CART, SHED ETC)	20	29,400.00	7,620.00	21,780.00	3,060.00
OTHERS (A.H)	99	61,089.00	30,881.00	30,208.00	5,700.00
POULTRY	213	185,199.00	113,235.40	71,963.60	2,913.30
PIGGERY	25	21,900.00	15,439.50	6,550.50	850.00
RABBIT REARING	2	3,380.00	900.00	2,480.00	1,840.00
SHEEP/GOAT	889	1,151,773.00	482,224.05	669,548.95	4,628.00
BEE KEEPING	26	16,198.00	4,626.00	11,572.00	1,409.00
COTTAGE INDUSTRY	215	400,535.00	196,439.50	204,095.50	122.50
PETTY BUSINESS	2,558	3,356,249.50	2,341,394.75	1,014,854.75	2,400.00
SERICULTURE	914	581,811.00	355,105.00	226,706.00	2,707.00
CONSTRUCTION (HOUSE)	974	1,460,755.00	794,821.00	665,934.00	11,255.00
ELECTRIFICATION (HOUSE)	364	208,510.00	77,443.00	131,067.00	8,880.00
REPAIRS (HOUSE)	1,500	1,442,791.00	867,553.50	575,237.50	2,921.00
RENT (HOUSE)	2	4,200.00	3,000.00	1,200.00	0.00
DRINKING WATER	14	19,420.00	11,400.00	8,020.00	0.00
ALL PURPOSE	352	153,364.60	62,563.50	90,801.10	3,170.00
TOTAL	54,753	45,503,864.95	30,049,039.85	15,454,825.10	129,201.05

An example of a self-assessment rating in a spider-diagram:

The results of two consecutive years of self-assessment is shown with evidence of changes in the rating.



SAG graduation

module aim:

Every SAG must gradually decrease its dependence on the NGO and eventually graduate into being a self reliant and independent institution (while at the same time establishing supportive linkages with other organisations). The purpose of this module is to communicate to participants the need for an SAG to develop into a self reliant institution and to help them to assess to what extent their SAG has been able to achieve this. This module is more effective when conducted immediately after a self-assessment exercise (Module 18) and a visioning exercise (Module 16).

While the framework for both the Self-Assessment and SAG Graduation is the same, self-assessment exercise is a regular/annual exercise and this module can be a one-time input that helps to analyse the results of the self-assessment as well as put the question of self-reliance into perspective and discuss the possibilities of federating the SAGs.

module summary

session one

Essential features of an institution

Materials Required: Chart Paper and Markers

1 hour 30 minutes

session two

Why should an SAG function independently?

Materials Required: Chart Paper, Markers and Pictures

30 minutes

session three

Is our SAG a self-reliant institution?

Materials Required: SAG Books of Accounts, SAG Assessment Reports, Questionnaire on SAG Assessment from MYRADA RMS 30

30 minutes

Learning Objectives:

At the end of this training module participants will be able to

- Explain why an SAG needs to eventually withdraw from the NGO and graduate into being a self reliant institution.
- List the essential features of such a self reliant institution.
- Assess to what extent they have been able to develop into a self reliant institution.

TOTAL TIME



2 hours 30 minutes

Tips for the Trainer: A very useful reference and resource for Modules 18 and 19 is the Field Guide by World Neighbours: Gubbels, Peter and Koss, Catheryn (2000) **From the Roots Up: Strengthening Organizational Capacity through Guided Self-Assessment**. 2nd Ed.: World Neighbours Field Guide. Oklahoma, USA. <http://www.wn.org>

MODULE SESSION ONE NINETEEN



1 hour 30 minutes



Essential features of an institution

Materials Required:

- Chart Paper and Markers

Content:

- The following are the essential features of an institution:
 - **Vision** relates to how the members of the group would like to see their community and group in the long term; in other words their dream for their group and their families.
 - **Organisational Management** refers to aspects like group size and composition, frequency and quality of group meetings, level of participation of the group's members in decision making, whether the group has rules and regulations and whether they are followed by everybody, whether sanctions are imposed if rules are trespassed.
 - **Financial Management** refers to how well the books of accounts are kept, how decisions related to expenditure are made, whether there is a bank account and how cash is handled by the organisation.
 - **Organisational Accountability** refers to whether there is transparency in decision making and financial matters, whether follow up action has been taken on audits and other feedback to the group, whether leadership is being rotated regularly, whether sanctions are practised and enforced, whether benefits are equitably shared in the SAG.
 - **Linkages** refer to the SAG's ability to build and sustain linkages with other organisations in its environment.
 - **Learning and Evaluation** refers to the ability of the group to learn from and evaluate its own performance.



Learning Process, Methods and Activities:

- Brainstorming, Lecture, Group Discussion and Sub-group Discussion

Key Question: "What are the essential features of an institution?"

Key Question: "What are the organisations that the SAG is presently familiar with or relating to?"

Indicative Answers are:

- Bank, Grama Panchayat, Health Department, Agri-institutions, PHC, MYRADA, etc.

Ask the participants to **divide themselves into sub-groups** and to discuss the following:

Key Question: "Does each of these organisations possess all the essential features of an institution? To what extent?"

Stop and Check!

Participants should be able to list and explain the essential features of an institution.

Why should an SAG function independently?

Materials Required:

- Chart Paper, Markers and Pictures

Content:

- An SAG should have an identity of its own. Just as it is in the very nature of a child to grow more independent of its parents (who cannot support the child forever), it should be in the very nature of the SAG to grow. As children, we rely heavily on adults for our basic needs. As we grow older, with experience and support we gradually become more self reliant. However, as adults we do not live in isolation; there is still a high degree of interdependence between us. And so it is with the SAG. With experience and support from the NGO, an SAG may become self reliant and withdraw from the NGO. However, even on becoming wholly independent of the NGO, the SAG still nurtures mutually beneficial relationships with other institutions.

Learning Process, Methods and Activities:

- Group Discussion

Key Questions: "What might happen to a child if she grew up into an adult who is unable to fend for herself and is still dependent on her mother?" (see *illustrations overleaf*)

"Why does an SAG need to decrease its dependence on the NGO and function as a self reliant institution?"

Stop and Check!

Participants should be able to explain why an SAG needs to decrease its dependence on the NGO and function as a self reliant institution.

MODULE SESSION TWO NINETEEN



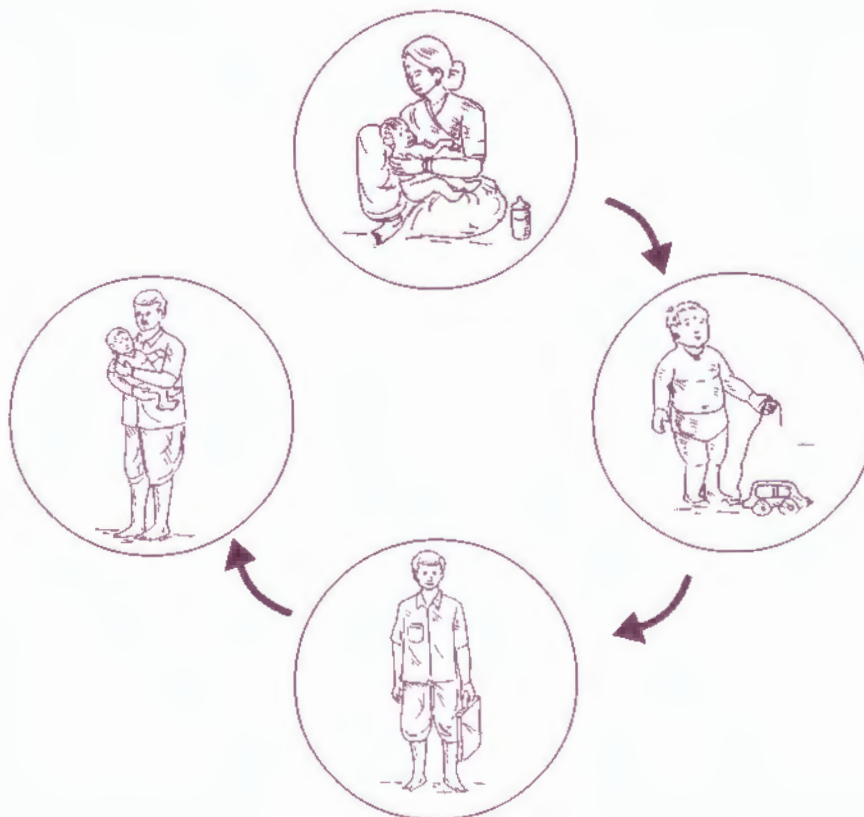
30 minutes



Just as a sapling needs care and nurturing when it is young but grows into a strong and self-reliant tree in a few years which bears fruit and provides shade to others, so it is with an SAG.



When a child is young it needs the care and support of its parents. As it grows into an adult, the adult in turn becomes a parent who stands independent and provides care and support to others. And so it is with an SAG.



Is our SAG a self-reliant institution?

Materials Required:

- SAG Books of Accounts, SAG Assessment Reports, Questionnaire on SAG Assessment from MYRADA RMS 30

Content:

- Analysis of the SAG to assess to what extent it is a self reliant institution

Learning Process, Methods and Activities:

- Lecture and Group Discussion using the SAG Assessment Form.¹

Use the SAG assessment form to help participants to evaluate to what extent their SAG is a self reliant institution. Other participatory methods like ranking, Venn-diagramming can also be used. Refer back to the SAG's baseline data. Venn-diagramming can capture status of linkages and Matrix Ranking can support overall self-evaluation of the SAG.

Key Questions: "Has your SAG reached a stage where it may function as an independent institution?" "What steps can the SAG take to become more self reliant?"

Stop and Check!

Participants should be able to explain if the SAG has graduated into an institution. Participants should be able to describe steps they will take as a group to become more self reliant and to prepare to withdraw from the NGO.

MODULE SESSION THREE NINETEEN



30 minutes



¹ Also see questions in Module on 'SAG Self Assessment', and MYRADA RMS papers 30 and 33 - download from <http://www.myrada.org/>

Linkages with other institutions

module aim:

The purpose of this module is to communicate to participants that no institution can function and survive in isolation, and also to help build the networking skills of the participants.

module summary

session one

What are linkages? Why link with other institutions?

Materials Required: Chart Paper and Markers

1 hour

session two

Evaluating the SAG's current and potential linkages

Materials Required: Chart Paper, Markers and Scissors

1 hour

session three

Criteria for building linkages

Materials Required: SAG Assessment Reports, Reports and Documents of the Group, (RMS Paper 30 A, B, C for facilitator's reference), Chart Paper and Markers

30 minutes

Learning Objectives:

At the end of this training module participants will be able to

- Explain why an SAG needs to link with other institutions.
- Analyse current and potential SAG linkages.
- Describe some of the criteria an SAG must fulfil before linking with other institutions.

TOTAL TIME



2 hours 30 minutes



Tips to the Trainer: Refer to MYRADA RMS paper 31 – 'Building Institutions'.

MODULE SESSION ONE TWENTY



1 hour



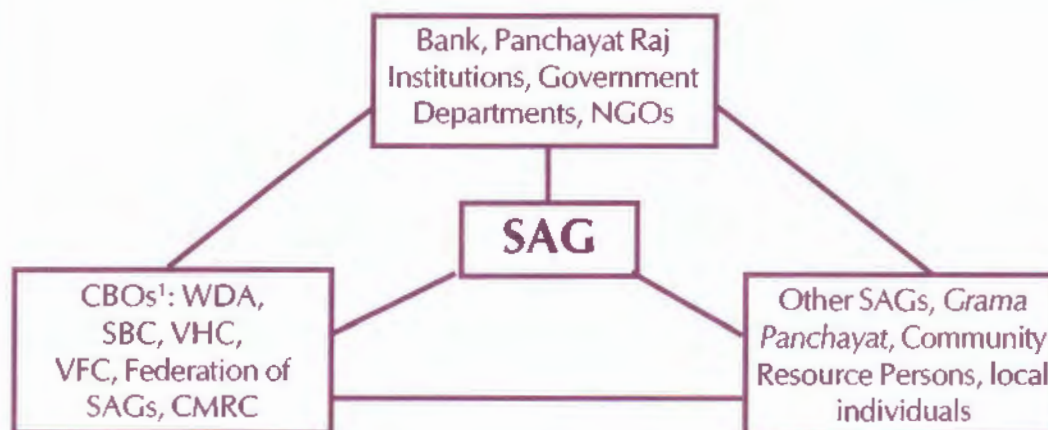
What are linkages? Why link with other institutions?

Materials Required:

- Chart Paper and Markers

Content:

- A linkage involves establishing a relationship between institutions for mutual benefit. For example an SAG may establish linkages as follows:



An SAG needs to link up with other institutions to:

- mobilise resources.
- share information.
- lobby for common good
- building the capacity of the SAG and its members
- take up mutually beneficial activities.
- enhance the sustainability of the SAG.
- resist exploitation by more powerful entities

According to some people, in an ideal world there would be no need for formal linkages and networking because there would be a free flow of information and any other resources that may be needed by any individual or group. Such an ideal world, however, does not exist and therefore the need to network to break all forms of isolation and exploitation.

Learning Process, Methods and Activities:

- Lecture, Group Discussion and Brainstorming

Key Question: "What are linkages?"

Key Question: "Why do we need to have linkages with other institutions?"

Stop and Check!

Participants should be able to explain the need for linkages.

¹ CBO: Community Based Organisation; WDA: Watershed Development Association; SBC: School Betterment Committee; VHC: Village Health Committee; VFC: Village Forest Committee; CMRC: Community Managed Resource Centre

Evaluating the SAG's current and potential linkages

Materials Required:

- Chart Paper, Markers and Scissors

Content:

- Analysing existing SAG linkages and planning for new linkages.

Learning Process, Methods and Activities:

- Group Discussion and *Chapati* Analysis.²

Ask participants to do a *chapati* analysis **depicting the relationship their SAG currently shares with other institutions in their environment.**

Ask participants to do a *chapati* analysis **depicting the relationship they would like their SAG to share with institutions in their environment.**

Key Question: "How can we enable the SAG build a better relationship with institutions which are important to the SAG but not close?"

Key Questions: "What are the institutions that your SAG needs to link with on a priority basis? Why does the SAG need to link with these institutions (discuss each linkage separately)? How do you plan to initiate these linkages?"

Stop and Check!

Participants should be able to analyse existing SAG linkages and plan for new linkages whenever necessary.

Chapati Analysis for Linkages

Part A: Current Linkages:

Ask the participants to list out all institutions that they think it should have linkages with on paper *chapatis*: the large *chapatis* denote the more important institutions and smaller ones the less important ones

Ask participants to place the *chapatis* in relation to their SAG - closer the *chapati* - stronger the linkage and vice versa

Analyse if the linkage with an important institution is weak

Part B: Potential and Future Linkages

Ask participants to place the various *chapatis* "as they would want linkages to be ideally". Develop an action plan around this diagram. "How would the SAG work to strengthen the linkages with institutions - especially the important ones?"

MODULE SESSION TWO TWENTY



1 hour



² See note on PRA Exercises in Appendix 1 and the book Schürmann, A. (2002) *Participatory Impact Monitoring of Self-help Groups and Watersheds: A Users' Handbook*.

MODULE SESSION THREE TWENTY



30 minutes



Criteria for building linkages

Materials Required:

- SAG Assessment Reports, Reports and Documents of the Group, (MYRADA RMS Paper 30 A, B, C for facilitator's reference), Chart Paper and Markers

Content:

- The criteria an SAG should fulfil before linking with another institution are listed below. The SAG should:
 - have and implement rules and regulations consistently
 - display functional and financial discipline.
 - maintain basic books of accounts which are audited periodically.
 - have operated successfully for a substantial period of time (a minimum of six months).

Tips to the Trainer: The criteria that different institutions have for linkages may differ but the above aspects are generally looked into by most other institutions that intend to link with an SAG as a sign of its reputation and capability.

Learning Process, Methods and Activities:

- Brainstorming, Lecture and Group Discussion

Key Question: "What do other institutions look for when an SAG wants to link up with them?"

Stop and Check!

Participants should be able to list the criteria an SAG should fulfil in order to link with other institutions.

Federation of SAGs

module aim:

This module aims to create awareness among participants on the concept of federating and explain the structure and functions of federations so that SAGs can make informed decisions on how to manage this body. This module deals with small federations of upto twenty SAGs only and they do not involve in financial intermediation.

MYRADA believes that federations should not be built for achieving the agenda of the NGO, but that they should grow in response to a push or a need from the primary groups, i.e. SAGs, in order to sustain and remain relevant. SAGs should play a major role in setting the federations' agenda.

The cumulative experience of MYRADA's SAGs networking into federations has shown that successful federations have a well defined structure, optimal size, specific functions and certain key management features which make them distinct. Today SAGs have formed yet another structure called the Community Managed Resource Centres and the federations are an essential part of the management and executive of CMRCs.

module summary

session one

What is a federation?

Materials Required: Chart Paper and Markers
30 minutes

session two

Why federate?

Materials Required: Chart Paper and Markers
30 minutes

session three

Structure of a federation

Materials Required: Chart Paper and Markers
30 minutes

session four

Functions of a federation

Materials Required: Chart Paper and Markers
45 minutes

Tips to the Trainer: Refer to MYRADA RMS Paper 32, 'A Concept Paper on Federations of SHGs' and RMS Paper 38 'Community Managed Resource Centres'.

session five

Criteria for enrolling in a federation

Materials Required: Chart Paper and Markers
45 minutes

session six

How to federate?

Materials Required: Chart Paper and Markers
30 minutes

session seven

Roles and responsibilities of federation members

Materials Required: Chart Paper and Markers
30 minutes

module

21

Learning Objectives:

At the end of this training module participants will be able to

- Explain why federations emerged.
- Explain the concept, structure, functions, and criteria for enrollment and the steps in the formation of a federation.
- Explain the roles and responsibilities of federation members.
- Arrive at a collective decision whether to join a federation or to form a new one or to stay out of any federation at this point in time.

TOTAL TIME



4 hours

MODULE SESSION ONE TWENTYONE



30 minutes



MODULE SESSION TWO TWENTYONE



30 minutes



What is a federation?

Materials Required:

- Chart Paper and Markers

Content:

- A federation of SAGs is a structure formed by 15-20 SAGs located near one another. Its function is to strengthen and provide support to individual SAGs through regular interaction. Federations support SAGs gain a greater voice in the local area, help them learn from each other and to monitor their performance. Federations are useful for lobbying for local infrastructure and in providing services through the CMRCs.

Learning Process, Methods and Activities:

- Lecture and Group Discussion

Stop and Check!

Participants should be able to explain the concept of a federation.

Why federate?

Materials Required:

- Chart Paper and Markers

Content:

- SAGs federate for several reasons.
 - To strengthen individual SAGs by providing a forum for regular interaction and networking.
 - To resolve any conflicts that may arise within member SAGs.
 - To disseminate information to SAGs.
 - To take up community action programmes which are beneficial to SAG members and the community, which cannot be accomplished by the individual SAGs.
 - To lobby with the government and other institutions in support of the poor.

Learning Process, Methods and Activities:

- Games, Lecture and Group Discussion

Introduce the **Sun and Ice Game** to the participants (see page 5)

Key Question: "Why should SAGs federate?"

Stop and Check!

Participants should be able to explain why federations have emerged.

Structure of a federation

Materials Required:

- Chart Paper and Markers

Content:

- Federations in MYRADA generally have the following structural features:
 - **Size of the federation:** Not less than 10 and not more than 20 SAGs as members
 - **Representation of SAGs:** Two selected members should represent each SAG in the federation.
 - **Office bearers:** Two representatives for the federation are selected on a rotational basis by all members of the federation.

Learning Process, Methods and Activities:

- Lecture and Group Discussion

Key Question: "What is the optimal size of a federation?"

Stop and Check!

Participants should be able to describe the structure of a federation.

Functions of a federation

Materials Required:

- Chart Paper and Markers

Content:

- Most federations which have emerged and survived in MYRADA have the following functions:
 - Regular review of the functioning of member SAGs
 - Conflict resolution within member SAGs
 - Lobbying with the government and other institutions
 - Information collection and dissemination to SAGs
 - Strengthening SAGs through training and exposure, audits, interaction with other SAGs
 - Taking up activities for the benefit of member SAGs and communities, etc.

Learning Process, Methods and Activities:

- Lecture and Group Discussion

Stop and Check!

Participants should be able to list the common functions of a federation.

MODULE TWENTYONE SESSION THREE



30 minutes



MODULE TWENTYONE SESSION FOUR



45 minutes



MODULE SESSION FIVE TWENTYONE



45 minutes



Criteria for enrolling in a federation

Materials Required:

- Chart Paper and Markers

Content:

- The following are the major criteria that condition or guide SAG enrollment in a federation:
 - Stable and voluntary members of 20 members or less
 - Regular meetings attended by a majority of the members.
 - Regular savings by all members
 - Building up and proper management of the common fund
 - Bank account in the name of the group
 - Regular credit transactions from the common fund
 - Maintenance of books and documents
 - Rules and regulations for proper governance
 - Rotation of leadership roles
 - Should have functioned as an SAG for at least six months prior to joining the federation

Learning Process, Methods and Activities:

- Lecture and Group Discussion

Key Question: "What criteria should an SAG fulfil to enroll in a federation? Why?"

Stop and Check!

Participants should be able to explain the criteria an SAG should fulfil in order to enroll in a federation.

MODULE SESSION SIX TWENTYONE



30 minutes



How to federate?

Materials Required:

- Chart Paper and Markers

Content:

- The following are the steps involved in the formation of a federation:
 - Discuss in the SAG and undergo a training programme on federations.
 - Collectively discuss with other SAGs to establish the basic structure, functions and norms of the proposed federation.
 - Select representatives for the federation (from SAGs) and office bearers for the federation.
 - Visit and learn from other federations (if good federations function nearby).
 - Build capacities of federation representatives and office bearers.

Learning Process, Methods and Activities:

- Lecture and Group Discussion

Stop and Check!

Participants should be able to list the steps involved in the formation of a federation.

Roles and responsibilities of federation members

Materials Required:

- Chart Paper and Markers

Content:

- The following are the roles and responsibilities of federation members:
 - the key role of Federation members holding offices is to forward the interests of member SAGs and develop the activities of the federation towards strengthening SAGs and welfare of the members. They should protect the autonomy of member SAGs.
 - Two representatives from each SAG should represent the SAG in every monthly meeting. At least one of the representatives should attend the meeting regularly to ensure continuity.
 - Representatives present a monthly report of the SAG and an action plan for the coming month, in the federation meeting.
 - Representatives share problems and issues facing individual SAGs in the federation meeting.
 - Representatives report back to the SAGs on the proceedings of the federation.
 - Coordinate credit-plus activities and programmes of member SAGs
 - Coordinate with other federations
 - Where Community Managed Resource Centres exist, federation representatives enable the CMRC to remain in touch with the member SAGs and identify able and reliable Community Resources Persons to provide services to member SAGs. They are the eyes and ears for both their primary members - the SAGs, as well as the CMRC.

Learning Process, Methods and Activities:

- Lecture, Group Discussion and Interaction with a Guest

Key Question: "What are the roles and responsibilities of a federation member?"

Call members of a local Federation to clarify issues with the SAG.

Stop and Check!

Participants should be able to list the roles and responsibilities of federation members.

MODULE SESSION SEVEN TWENTYONE



30 minutes



From the Next SAG Meeting...

SAG members will decide whether or not they would like to link with or form a federation of SAGs. They will discuss the relationship with and performance of federations in every meeting.

Federations on MYRADA's Projects undertake some of the following activities:

- Procurement and sales of agricultural inputs
- Managing a mini health centre, raising funds for expensive surgeries (e.g. open-heart surgeries) for poor patients
- Bookkeeping and auditing support to member SAGs
- Strengthening social support services like education, public distribution systems, insurance, health, etc.
- Advocacy
- Training for member SAGs
- Formation, facilitation and training of new SAGs in the area
- Monitoring and strengthening of member SAGs
- Organising mass marriages, celebrating national festivals
- Mobilising resources from the local government
- Charity and emergency response towards disasters and stresses like Kargil, earthquakes in Gujarat, Latur, and the Asian Tsunami, etc.
- Federations support Community Managed Resource Centres to render demand-based services to SAGs - e.g. insurance policies and claims processing, training, health services, etc.

Community Managed Resource Centres (CMRCs)

module aim:

This module introduces the concept of Community Managed Resource Centres (CMRCs) to SAGs. Despite being a new phenomenon, in 2006, there were 72 CMRCs representing over 7,000 SAGs on MYRADA's projects.

CMRCs are social-enterprises of 100-120 SAGs and watershed management associations each. They provide a range of demand-based services to member CBOs and the larger community by raising funds through periodic subscription from SAGs, user fees, and donations. CMRCs arise in the context of withdrawal and role shift of the NGO, reduced grant funding for development activities, and where SAGs are confident and empowered enough to manage such enterprises. CMRCs provide space for CBOs to determine and implement actions for their development in a sustainable way - without sole dependence on project funding from the external environment. CMRCs are managed by a committee of representatives from SAGs and staffed by community resource persons and a senior MYRADA staff.

module summary

session one

What is a CMRC?

Materials Required: Chart Paper, Markers and MYRADA RMS Paper 38
15 minutes

session two

Need for CMRCs

Materials Required: Chart Paper and Markers
15 minutes

session three

Structure and Functions of CMRCs

Materials Required: Chart Paper and Markers
1 hour

session four

How to enrol in a CMRC?

Materials Required: Chart Paper and Markers
15 minutes

session five

Roles of SAGs & Federations in CMRCs

Materials Required: Chart Paper and Markers
30 minutes

session six

Roles of the Management Committee & CMRC Staff

Materials Required: Chart Paper and Markers
45 minutes

Tips to the Trainer: Refer to MYRADA RMS Paper No. 38, 'Community Managed Resource Centre' before conducting this training module.

Learning Objectives:

At the end of this training module participants will be able to:

- Explain why Community Managed Resource Centres emerged.
- Explain the concept, structure, functions, and criteria for enrollment and the steps in the formation of a CMRC.
- Explain the roles and responsibilities of CMRC members, Management Committee and Manager
- Arrive at a collective decision whether or not to join a CMRC

TOTAL TIME



3 hours

MODULE SESSION ONE TWENTY TWO



15 minutes



MODULE SESSION TWO TWENTY TWO



15 minutes



What is a CMRC?

Materials Required:

- Chart Paper, Markers and MYRADA RMS Paper 38

Content:

- A Community Managed Resource Centre (CMRC) is formed by 100-120 SAGs living in a compact geographical area, to provide for a range of services and products that the SAGs feel are essential for their development but cannot be accessed easily. E.g., SAG training, mobilising welfare schemes, negotiating with Chartered Accountants for audits, legal counselling, information related to higher education, health care, etc. CMRCs are operated by community resource persons and a senior MYRADA staff and governed by a Management Committee of SAGs. CMRCs have a full-fledged office in the key town/village in the area. CMRCs require member-SAGs to pay an annual subscription (usually Rs. 600) which entitles them to services like training, auditing, conflict resolution and advisory at the CMRC or in their location. Services, especially those with economic returns are fee-based while some socially relevant initiatives like health camps for the general public are financed from local donations. CMRCs only enrol those SAGs that follow the core principles of the SAG concept. Weaker SAGs can still use the services of CMRCs to improve their performance and then seek membership.

Learning Process, Methods and Activities:

- Lecture and Group Discussion

Stop and Check!

Participants should be able to explain the concept of a CMRC.

Need for CMRCs

Materials Required:

- Chart Paper and Markers

Content:

- A CMRC may emerge for several reasons (especially during the NGO's withdrawal):
 - To enable local CBOs to develop in a sustainable manner and self-directed way by responding to expressed and emerging needs of the SAGs to grow and flourish.
 - To lobby with the government and other institutions in support of the poor. To promote local community development in as many sectors and as many creative ways as ethically and economically feasible.
 - To strengthen individual SAGs through capacity building, conflict resolution, access to information, resource linkages and essential services like skill training and entrepreneurship and legal counselling
 - To act as a secretariat for the local CBOs - an office of their own.
 - To disseminate information to SAGs and individuals in the larger community.
 - To take up community action programmes which are beneficial to SAG members and the community, which cannot be accomplished by the individual SAGs.

Learning Process, Methods and Activities:

- Games, Lecture and Group Discussion

Introduce the **Sun and Ice Game** to the participants (see page 5).

Key Question: "Why is a CMRC needed?"

Stop and Check!

Participants should be able to explain why CMRCs emerge.

Structure and functions of CMRCs

Materials Required:

- Chart Paper and Markers

Content:

Structure of CMRCs

- CMRCs in MYRADA generally have the following structural features (see figure overleaf):
 - **General Body:** 100-120 SAGs from a compact geographical area form the General Body (GB) of the CMRC. To ensure that every individual member has a direct stake in the CMRC only Participatory CBOs (such as SAGs and WDAs) can be members of CMRCs and not representative bodies or committees.
 - **Management Committee (MC):** About 10-15 honest, articulate, and energetic SAG members chosen by SAGs to represent particular zones in the CMRC's operational area. Typically a third of the MC retires every year. They are responsible for the governance and policies of the CMRC and are accountable to the GB. They are also the eyes and ears of the CMRC - taking ideas to SAGs and bringing in feedback and demand for services.
 - **Chief Executive or CMRC Manager:** Currently an experienced and enterprising MYRADA staff is the executive in the CMRC - answerable to the MC and the GB. The CMRC Manager manages the office and leads the Executive Team.
 - **Community Resource Persons (CRPs):** Part of the Executive Team, CRPs are the trainers, master-book writers, legal counsellors, secretaries of the CMRC. They are typically SAG members or very capable educated local youth - who implement the CMRC's activities. They are paid by the CMRC.
 - **Federations:** Federations are an intimate part of the CMRC's executive arm (though they are not the primary members of the CMRCs) responsible for service delivery and communication between the GB and the CMRC. The CMRC enables several federations in an area to work together on larger issues.
 - **Other Support Organisations:** CMRCs can obtain the support of organisations like MYRADA and its training centres for their capacity building. Some CMRCs have local professionals and wellwishers on their advisory bodies.

MODULE SESSION THREE TWENTY TWO



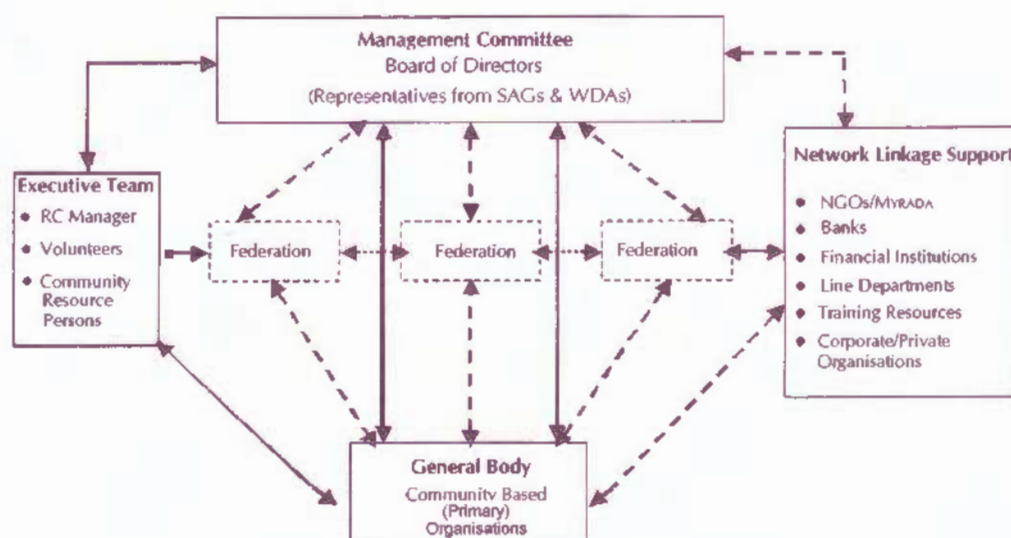
1 hour



Functions of CMRCs

- **Promotion of Community Based Organisations:** CMRCs support new SAGs to form and train SAGs irrespective of who has promoted them in organisational and financial management, including audits and self-assessments.
- **Skill training and Counselling:** CMRCs organise skill training for SAG members, local youth and children in traditional and non-traditional skills. They often have computer training facilities and can help candidates fill application forms and access funding and material support before/during and after training. They also organise career counselling, entrepreneurship training and counselling and information dissemination.
- **Information dissemination and secretariat:** CMRCs gather and disseminate a variety of information that local people need, e.g., market rates for crops, government schemes, LPG, employment news, reproductive health and HIV/AIDS, new technology and farming practices, location of health and education facilities. People can also obtain various application forms and even fill them up at the CMRC.
- **Point of purchase for items with no local supply:** CMRCs may stock SAG books of accounts, special equipment, insurance services, fluoride filters, or provide photocopying services - especially where such products and services in demand do not have reliable local supply.
- **Camps and Campaigns:** CMRCs organise events for public good - such as human or animal health camps, HIV/AIDS *jathas*, rainwater harvesting and toilet construction campaigns, with the funding and support of local organisations. They may also run legal aid centres, crèches and nutrition units, if necessary.
- **Linkages and networking with other institutions:** CMRCs support their members to link with banks, microfinance institutions, government departments, private businesses, educational and health institutions, NGOs and with other CBOs. They are the single-window for information on linkages.

Emerging Structure of CMRCs



Learning Process, Methods and Activities:

- Lecture and Group Discussion

Key Questions: "How is a CMRC structured?" "Who are the different people in a CMRC?"

Explain the structure of the CMRC

Key Question: "What are the typical functions and services of the CMRC?"

Make a list of functions of the local CMRC. Explain that the CMRC being a member-led organisation, its functions are decided based on the expressed needs of the people.

Stop and Check!

Participants should be able to describe the structure of a CMRC and mention its key functions.

How to enrol in a CMRC?

Materials Required:

- Chart Paper and Markers

Content:

- Only **primary organisations of people** (such as SAGs and watershed development associations - where every member participates in the activities of the organisation) can become members of a CMRC so that every primary member has direct access to CMRCs. Representative organisations such as committees (watershed committees, Parent Teachers' Associations or SAG Federations), individuals and non-member-based NGOs cannot become members.
- Only **well-functioning CBOs** can seek membership in a CMRC. As CMRCs are self-run institutions, they require the committed, able and vigilant participation of members. Poorly functioning CBOs unable to manage themselves cannot be expected to manage a complex organisation like a CMRC. This will ensure that mature CBOs will have control over the CMRC and therefore run in a sustainable and responsive manner. Eligible CBOs are typically over six months old with good financial systems, trained in basic modules and willing to pay for services (as they have understood the concept of CMRCs). CBOs that are not up to the mark can still access services of the CMRCs, improve their functioning and upon favourable assessment can be admitted as members.
- Member CBOs must agree to pay an **Annual Subscription** to the CMRC - the membership can be renewed annually if they are satisfied with the services. The annual subscription entitles CBOs to a set of training inputs, auditing support, conflict resolution, health camps and counselling services at the CMRC. Other services and products may have to be paid for.
- Typically a mature CMRC has about 100-120 CBOs as members.

Learning Process, Methods and Activities:

- Lecture and Group Discussion

MODULE SESSION FOUR TWENTY TWO



15 minutes



MODULE SESSION FIVE TWENTY TWO



30 minutes



Key Questions: "Who can become members of a CMRC?" "Why are only well-functioning CBOs enrolled in a CMRC?" "What can poorly functioning or young CBOs do to obtain membership in a CMRC?"

Clarify any doubts about the criteria to enrol in a CMRC.

Stop and Check!

Participants should be able to describe the criteria for enrolling in a CMRC.

Roles of SAGs & Federations in a CMRC

Materials Required:

- Chart Paper and Markers

Content:

Role of SAGs:

- As the General Body: Being the primary members of the CMRC, the role of the SAGs is to understand the concept of CMRCs, establish the CMRC, regularly select able and energetic representatives for the Management Committee, monitor the performance of the MC to represent the needs and aspirations of the member SAGs and provide objective feedback to the MC on the performance of the CMRC. SAGs must ensure through their collective strength to make the CMRC accountable and responsive.
- As users of the CMRC's services, SAGs must pay their annual subscription on time, pay for other services as decided by the CMRC, ensure that the services entitled to them are accessed and used well. They must suggest new services and products that can be offered by the CMRC and provide constructive feedback on the quality/cost of services provided by the CMRC.
- As members of the larger community, the SAGs must create awareness among non-members about the services provided by the CMRC, identify youth who can be either resource persons or start new enterprises, and enable poor women who are not in SAGs to also organise through the CMRC.

Role of Federations:

- Federations of SAGs, though not primary members of CMRCs, are another representative body of SAGs and therefore must work towards the efficient and effective delivery of services to their members. The primary role of federations is to monitor the health of its member-SAGs. Federations are important links to the CMRC and enable it to reach out to all member SAGs in a timely and responsive manner. They should monitor the performance of CRPs in their area and ensure that new ideas are communicated to the CMRC.
- Federations should use the CMRC to network with other federations and thus implement larger programmes that they cannot accomplish alone.

Learning Process, Methods and Activities:

- Lecture and Group Discussion

Stop and Check!

Participants should be able to explain the role of SAGs and Federations in the functioning of the CMRC.

Roles of the Management Committee & CMRC Staff

Materials Required:

- Chart Paper and Markers

Content:

Role of Management Committee:

- The Managing Committee is the governance structure of the CMRC and as with any community based organisation their role is also quite hands-on. As representatives of the General Body of members, the MC will ensure that the CMRC performs in the interest of the development of its members.
- The MC will ensure that the CMRC is transparent and accountable in its dealing with members and the outside world - by visiting the SAGs regularly, clarifying the concept of CMRCs, counselling members and non-members, and publishing its organisational and financial reports.
- The MC will actively work towards making the CMRC both relevant and sustainable by discussing the modalities of its functioning (the services provided, costing, appraisal of its staff, means of collecting demand for services and how to deliver the services). The MC will build linkages with other institutions by making personal effort.
- The MC members shall avoid any conflict of interest (financial, political) with their representation and benefits from the CMRC. The MC position is not a paid position and they are expected to work with a spirit of voluntarism for the development of their members.

Role CMRC Staff:

CMRC Managers

- The CMRC Managers, though staff of MYRADA, are primarily the staff of the CMRCs and are accountable to the General Body and Management Committee. In consultation with the MC and member-CBOs, the Managers will use their experience and skill to enable the CMRC to develop systems and processes to deliver services in a cost effective and appropriate manner. They will also enable the design of suitable services from the CMRC.
- The Managers shall ensure the day to day management of the CMRC enables quality service provision. This includes running the CMRC office, and in

MODULE SESSION SIX TWENTY TWO



45 minutes



consultation with the MC, selecting, training and managing the cadre of Community Resource Persons who are the paid staff of the CMRC.

- The Managers will use their networking skills to link the CMRC with governmental, non-governmental and private institutions to further the objectives of the CMRC.
- The Managers shall develop the capacities of the MC and the CRPs to play their role in the growth and sustainability of the CMRC.

Community Resource Persons

- The CRPs shall diligently and honestly provide services (like training, bookkeeping, counselling, secretarial support, etc.) to the member-CBOs of the CMRCs.
- CRPs attached to the CMRC office shall assist the MC and CMRC Manager with its daily operations of the office.
- CRPs will regularly update their knowledge and skills to be effective in their work.

Learning Process, Methods and Activities:

- Lecture and Group Discussion

Key Questions: "What is the role of the Management Committee?" "What role does a CMRC Manager play?" "What do Community Resource Persons do?"

Explain the roles of the MC, CMRC Manager and CRPs. Enable participants to discuss these issues and since the CMRC concept is still an evolving one, new inputs are bound to come up.

Stop and Check!

Participants should be able to explain the roles of the Management Committee, the CMRC Manager and Community Resource Persons.

From the Next SAG Meeting...

SAG members will decide whether or not they would like to link with or form a CMRC. They will discuss the organisational and financial implications of joining a CMRC. If they are already members of a CMRC they will discuss how best they can utilise their membership and how they will monitor the performance of the CMRC, the MC and the Executive Team consisting of the Manager and the CRPs.

Credit-plus

module aim:

An SAG has the potential to provide space and support so that each of its members can identify and use opportunities for her/his empowerment both in private and public life.

The purpose of this module is to motivate participants to identify these opportunities and undertake activities other than savings and credit in their SAG.

module summary

session one

What is Credit-Plus?

Materials Required: Chart Paper and Markers

30 minutes

session two

Why undertake credit-plus activities?

Materials Required: Chart Paper, Markers, Photographs and Films

30 minutes

session three

What credit-plus activities can the SAG undertake?

Materials Required: Chart Paper and Markers

1 hour

session four

Planning for credit-plus activities

Materials Required: Chart Paper and Markers

1 hour



Learning Objectives:

At the end of this training module participants will be able to

- Explain why they should undertake credit-plus activities.
- List out a few credit-plus activities that may be taken up by their Self-help Affinity Group.
- Focus on one such activity and prepare an action plan for implementing it.

TOTAL TIME



3 hours

Tips to the Trainer: Refer to MYRADA RMS Paper No. 28, 'SHG – A Credit-Plus Institution' before conducting this training module.

MODULE SESSION ONE TWENTY THREE



30 minutes



MODULE SESSION TWO TWENTY THREE



30 minutes



What is Credit-Plus?

Materials Required:

- Chart Paper and Markers

Content:

- Credit-related activities in SAGs are depositing savings, lending and loan repayment, distributing interest earnings, etc.
- Non-financial activities, especially those dealing with social issues are called credit-plus activities¹.

Learning Process, Methods and Activities:

- Brainstorming and Group Discussion

Key Question: "What are the activities carried out in your SAG?"

Indicative Answers are:

- Saving money, giving loans
- Conducting meetings
- Discussing village problems, planning social events

Help the participants to **segregate between credit-related and other activities.**

Stop and Check!

Participants should be able to give examples of credit-plus activities.

Why undertake credit-plus activities?

Materials Required:

- Chart Paper, Markers, Photographs and Films

Other Preparation:

- Collect small clippings, case studies, films, photographs, etc. that illustrate people working together to achieve a common goal.

Content:

- An SAG needs to undertake credit-plus activities as credit alone cannot bring about integrated development in the family and in the community. An SAG need not only remain a group facilitating economic support but also has the potential to provide members with social support.

Learning Process, Methods and Activities:

- Brainstorming and Group Discussion

Key Question: "Why does a Self-help Affinity Group need to undertake credit-plus activities?"

¹ However, ideally this should not include programmes being implemented by the SAG simply because funding is available from the NGO. Just as credit is the SAG's own activity, credit-plus must also be the SAG's own activity.

Share photographs, case studies, video films and newspaper cuttings describing instances where groups of people have undertaken development activities together, either for the benefit of their own families or for the community.

Stop and Check!

Participants should be able to explain why credit-plus activities is relevant to their lives.

What credit-plus activities can the SAG undertake?

Materials Required:

- Chart Paper and Markers

Content:

- Listing down potential credit-plus activities for the SAG which are achievable by the SAG.

Learning Process, Methods and Activities:

- Group Discussion and Guided Dialogue

Key Questions: "What are the most pressing issues facing your family or community?" "In your capacity as members of a Self-help Affinity Group, what activities can you undertake to address these issues? Are they a part of your vision?"

Indicative Answers are:

- Learning to sign one's name, acquiring and spreading numeracy.
- Sharing information through newspaper readings, arranging talks on legal issues, consumer rights, government schemes, etc.
- Insurance (humans, crops and animals).
- Organising human and animal health camps.
- Generating awareness on HIV/AIDS.
- Planting trees and raising nursery.
- Roof water harvesting.
- *Shramadan*.
- Summer camps for children.
- Running service centres such as the printing of SAG books, sericulture or agriculture equipment and supplies, etc.
- Supporting infrastructure development like community buildings, roads, drainage, water supply services, school buildings, toilets, etc.
- Fighting social evils and injustice such as early marriage, dowry, alcoholism, wife-beating, etc., either in their own families or in the community as a whole.
- Actively participating in other people's institutions, e.g. the *grama sabha*, watershed management associations, PRIs, Parent-Teacher Associations, etc.

In 2001, SAGs in MYRADA's Projects donated over Rs. 9,00,000 for the Gujarat Earthquake Relief. Many SAGs plunged into on-site relief work as soon as the Tsunami struck in 2004

MODULE SESSION THREE TWENTY THREE



1 hour



MODULE SESSION FOUR TWENTY THREE



1 hour



Planning for credit-plus activities²

Materials Required:

- Chart Paper and Markers

Content:

- Choosing an activity and planning for its implementation keeping in mind the following:
 - **What** is the activity.
 - **Why** are we doing it.
 - **Who** will be involved and who will benefit; who will raise funds, who will coordinate, who will take responsibility for various tasks.
 - **When** will the various activities be initiated, by when will they be completed.
 - **Where** will the activity be taken up, has a venue or meeting place been fixed?
 - **How** will the activity be taken up (raising of resources, implementation, etc.).
 - **Select** only achievable activities and try to involve other SAGs/CBOs as well.
 - **What** are the resources that the group will utilise to achieve the plan.

Learning Process, Methods and Activities:

- Group Discussion and Action Planning

Key Question: "How do we plan to implement the credit-plus activity?"

Stop and Check!

Participants should be able to describe how they will implement the credit-plus activity they have chosen.

From the Next SAG Meeting...

SAG members must discuss the plans made during the training module for follow up action.

SAGs can take up certain issues on a campaign basis, e.g., for six months all SAGs in an area can work on education or health and then take up another issue for the following six months. Many credit-plus activities requires active collaboration with other SAGs and CBOs.

² Refer to the Module 17 for a more detailed planning process.

Analysing gender relations in the family and community

module aim:

The purpose of this module is to make participants sensitive to the dynamics of gender relations in the family and the community. The module also discusses the differential access to and control of resources by men and women in the family and the community. Finally, the module emphasises on how women may come together to challenge existing gender equations which are harmful to them.

This module has been designed for women members of an SAG. It may need to be significantly altered to be of use to male participants.

module summary

session one

Women's Position and Condition in society

Materials Required: Chart Paper and Markers

1 hour

session two

Women's work, Men's work

Materials Required: Chart Paper and Markers

1 hour

session three

Daughters and sons

Materials Required: Pictures, Chart Paper and Markers

1 hour

session four

The SAG's role in bringing about change

Materials Required: Chart Paper and Markers

1 hour

Learning Objectives:

At the end of this training module participants will be able to

- Differentiate between the concepts of *Position* and *Condition* of women in society and analyse the position of women in their community.
- Critically examine the gender division of labour.
- Analyse the differential access to resources and opportunities of boy and girl children in the family.
- Explain how as individuals and as a group they may support women who are in difficult circumstances.
- Describe how they may collectively address problems which face *all* women in their community.

TOTAL TIME



4 hours

Tips to the Trainer: Gender relations will vary significantly in different cultures. You may have to adapt this training module to suit the requirements of your community.

MODULE SESSION ONE TWENTY FOUR



1 hour



Women's Position and Condition in society

Materials Required:

- Chart Paper and Markers

Content:

- **Position** (*Sthaana*) refers to the positioning of women in society in relation to men. E.g., Secondary status in decision making, to eat only after all the men have been fed, the preference for male rather than female children, the presence of widows being considered inauspicious at social and religious gatherings.

Condition (*Paristhiti*) refers to the everyday situations that women find themselves in. E.g., smoky kitchens, long walks for water and firewood, too much housework, low wage rates, etc.

An analysis of the position of men and women in the community.

Tips to the Trainer:

Programmes for women usually target their condition rather than their position. E.g., there are programmes to reduce the smoke in the kitchen but the woman is still expected to cook.

Learning Process, Methods and Activities:

- PRA, Lecture and Group Discussion

Explain the concepts of women's position and condition in society giving examples from the participants' own community.

Explore women's position in the community by discussing commonly used sayings, proverbs, etc., which portray the status of women and men in society.

Decision Making Matrix for the household - Ask the participants "Who makes the following decisions in your family?" Record responses in the matrix.

An Indicative Matrix is as follows:

Issues	Initiation	Discussion	Decision
Crop Selection	M	-	M
Agricultural Operations	M	MW	M
Marketing of Produce	M	-	M
Purchase of Household articles/assets	M	MW	MW
Purchase of House, Land	MW	MW	MW
Land Improvement	M	MW	M
Family Planning	MW	MW	M
Education of Children	MW	MW	M
Negotiating the marriage of Children:			
- Selection	MW	MW	MW
- How much to spend	MW	MW	MW
- Dowry giving/receiving	MW	MW	MW
Celebrating/Attending Festivals			
- in house	W	MW	W
- outside	M	MW	M

M = Men

W = Women

Select issues which are of direct relevance to women's lives over which women do not have control and ask why they are not making the final decision on that issue (such as say, contraception). What are the barriers that prevent them from taking control on issues directly affecting their lives?

Key Questions: "Has your position changed after you joined the SAG? How? Why or why not?"

Stop and Check!

Participants should be able to explain the concepts of women's position and condition in society. Participants should be able to analyse the position of women in their community. They should be able to mention areas that have changed after they became members of the SAG.

Women's work, Men's work

Materials Required:

- Chart Paper and Markers

Content:

- In most societies work that men and women do are valued differently. Analysing the gender division of labour.
- In most societies certain occupations are considered to belong to men and others to women. Exploring whether different (non-traditional) occupations are accessible to men and women in their lives.
- Exploring barriers, prejudices and biases which prevent women and men from making non-traditional work choices.
- Exploring ways in which SAG members can support each other in making non-traditional work choices.

Learning Process, Methods and Activities:

- Group Discussion

Key Question: "Describe all the work that you do on a typical day, describing each activity in detail and the time it takes. (Ask this question separately to women and men. If there are no men amongst the participants ask the women to describe the work any able-bodied male in their family might do on a typical day)."

Key Question: "If you have a choice, which work would you choose and why?"

Key Question: "What jobs do men normally do?"

Indicative Answers are:

- Ploughing the field.
- Masonry.
- Buying fertiliser and seed.
- Driving a truck or a tractor.

MODULE SESSION TWO TWENTY FOUR



1 hour



Key Question: "What jobs do women normally do?"

Indicative Answers are:

- Transplanting rice.
- Crop harvesting.
- Fetching water.
- Tending to cattle.
- Looking after the children.
- Cooking.

Key Questions: "What characteristics are common about the work women do? What characteristics are common about work that men do?"

Indicative Answers are:

- Women do more house work.
- Men do more work outside the house.
- Men do heavy work.
- Women's work never ends.

Key Questions: "Are men's jobs or women's jobs better paid?" "If women earned for the work they do in the family, how much would they earn, how much would they save?" "Why doesn't this kind of work have any monetary value?" "If it should be paid for who should do so?"

Key Questions: "Have you ever wanted to do work which is traditionally considered men's (women's) work? What is preventing women (men) from making non-traditional work choices? Are these barriers desirable? Why? Why not?"

At this point **give an example of a woman from the area who took up non-traditional work.** Discuss the hurdles she faced. "How did she overcome them?"

Key Question: "As a group how can you support each other if one of you would like to take up a non-traditional occupation or activity?"

Stop and Check!

Participants should be able to articulate and question the gender division of labour in their community. Participants should be able to explain how the work done by women and men in their community is valued differently. Participants should be able to describe barriers, biases and prejudices which prevent women and men from making non-traditional work choices. Participants should be able to articulate how, as a group, they will support members wishing to make non-traditional work choices.

Daughters and sons¹

Materials Required:

- Pictures, Chart Paper and Markers

Content:

- Analysing the dissimilar access to opportunities and resources of boy and girl children in a family.
- Analysing the differing responsibilities of boy and girl children in a family.
- Exploring ways in which SAG members can ensure that their girl children have equitable access to resources and opportunities in the family.

Learning Process, Methods and Activities:

- Group Discussion

Display the pictures (*given overleaf*)

Key Questions:

"Which situation is common in your community?"

"How does the girl feel in this situation?"

"How does the boy feel?"

"What opportunities, resources, and responsibilities do girls have in your family? What about the boys in your family? Is your daughter going to school? Is your son going to school?"

"Who makes decisions about how resources will be shared in the family?"

"How was it for you when you were a child?"

"How are girl and boy children treated differently in a family? Give examples. Why is it so?"

"What can you do to see to it that your girl children have the same opportunities and resources as your boy children?"

Stop and Check!

Participants should be able to describe the differential access to resources and opportunities of boy and girl children in their community.

¹ You may alter this session by focussing on the specific problems faced by girl children in your community, such as say child marriage or female infanticide, discussing their causes, effects and how they may be prevented by the group.

MODULE TWENTY FOUR SESSION THREE

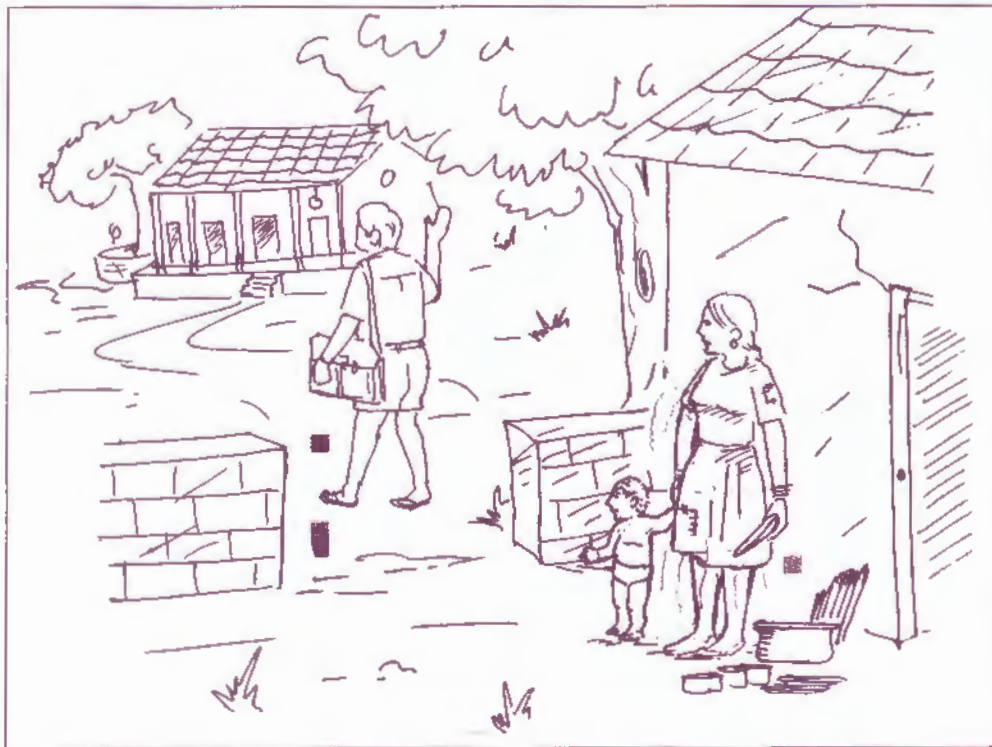
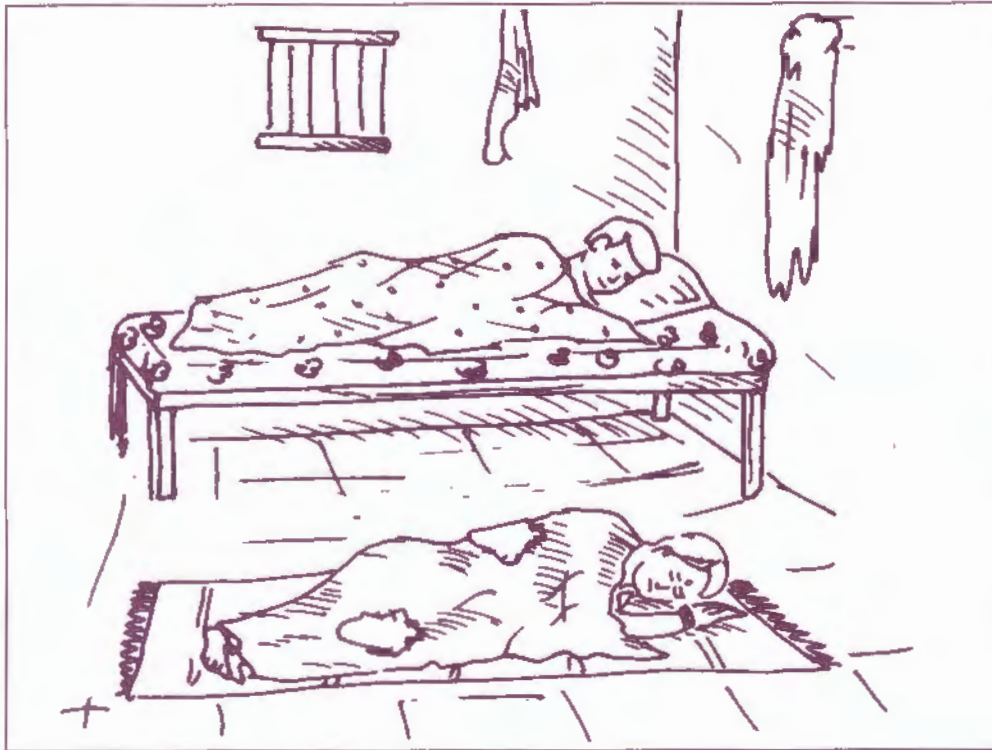


1 hour



Which situation is common in your community?





MODULE SESSION FOUR TWENTY FOUR



1 hour



The SAG's role in bringing about change

Materials Required:

- Chart Paper and Markers

Content:

- Exploring ways in which women in the SAG may support other women (individuals) in their group or in their community who are in trouble. Exploring ways in which women can address problems, which they *all* face, collectively.

Learning Process, Methods and Activities:

- Group Discussion and Guided Dialogue

Key Question: "What are the problems faced by individual women in your group?"

Indicative Answers are:

- Wife-beating, alcoholic husbands who are a drain on the family's resources
- Harassment by in-laws.
- Too many children in too few years.
- No mobility

Discuss with the participants in what ways they may support women in trouble.

Key Question: "What are the major problems faced by *all* women in your community?"

Indicative Answers are:

- Walking long distances for fuel wood.
- Long hours of work.
- Scarcity of trained midwives.
- Limited access to information or lack of ownership of assets like land or houses
- No place for sharing problems.
- Not respected as equal citizens of the country

Discuss with the group how they may collectively (also networking with other groups in the village) **address these problems.**

Key Question: How will you bring up your children differently (from the way you or your spouse were brought up) - boys and girls - in view of what we have discussed so far?

Stop and Check!

Participants should be able to explain how they might support individual women in their community who are in difficult circumstances. Participants should be able to explain how they may collectively plan to address problems common to most women in the community.

APPENDIX 1

A Note on PRA Exercises used in this Manual

Wealth Ranking is a technique used to find out who is poor and who is wealthy in a village (as seen by the inhabitants of the village itself). Wealth ranking also gives us an understanding of in what way the poor are poor and in what way the rich are rich in a village or community from the point of view of the villagers themselves.

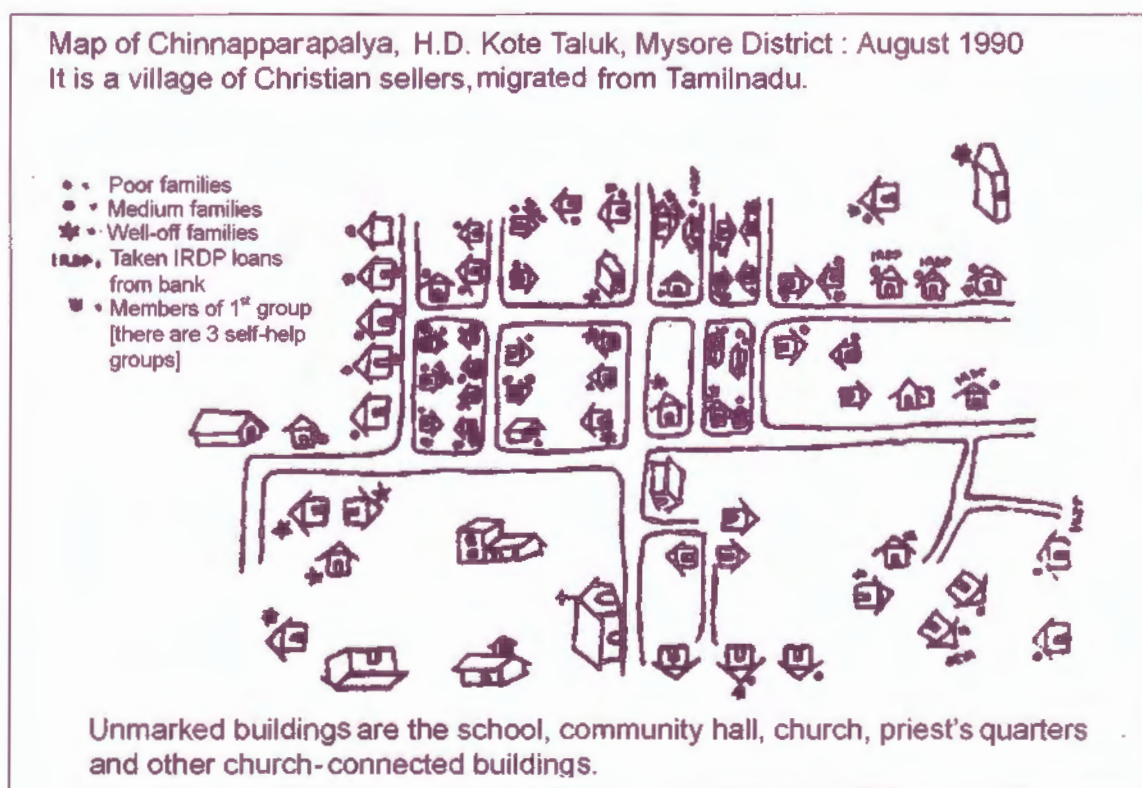
The following is the process followed during wealth ranking:

1. Decide upon the community that you want to do the ranking for (A size of 50-100 families would be ideal; otherwise the village may have to be covered part by part).
2. Make a list of all the households in the village **by name**.
3. Find a key informant who is familiar with all the households in the village. (Data can be corrected, but a knowledgeable person is important).
4. Choose a place that is quiet and undisturbed to work in.
5. Spend a little time building up a relationship with the informant.
6. Explain the exercise to him/her without creating any anxiety, and making sure that the exercise is properly understood.
7. Have ready the slips of paper on which the names of the households have been written. Each household must be written on a separate slip of paper so that there are as many slips as families in the village.
8. Read each name aloud, **hand over the slip to the informant**, and ask him/her to put it into one of the economic categories (Rich, Middle and Poor) where (s)he thinks the family will fit. If the informant wishes to make more than three categories, that is fine, but ask why.
9. Do not push for results or subject the informant to any kind of embarrassment.
10. Note down all final responses as well as the informant's reasons for making them.
11. For the purpose of verifying the results of the wealth ranking, repeat the exercise with another informant in the same way.

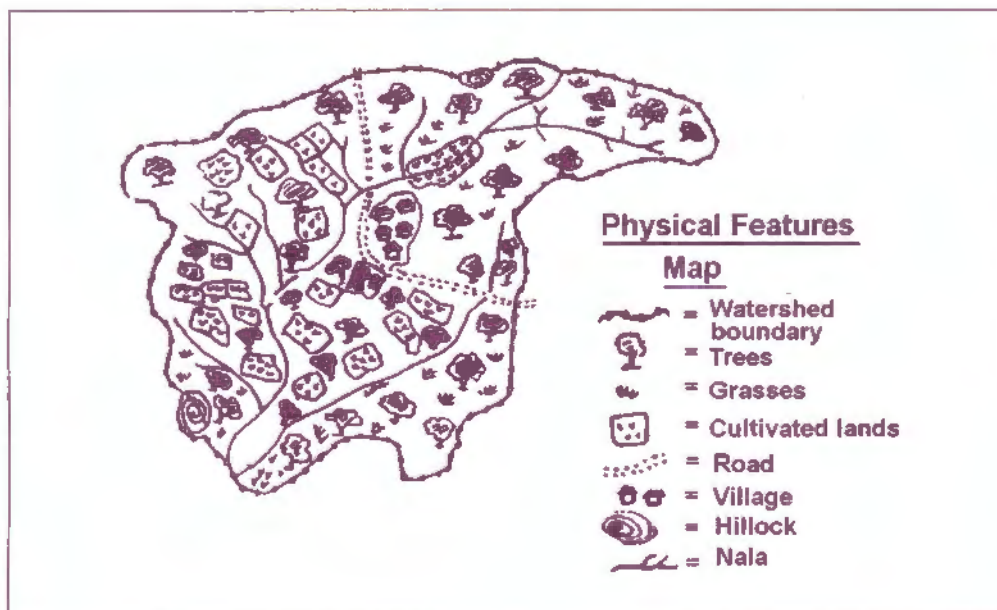
Mapping is done by a group of villagers. Ask the participants to draw maps on the ground using coloured chalk or *rangoli* powder or on paper with coloured pencils or pens. The advantages of mapping on the ground are that it is visible to many people, it can be altered easily, and may be preferred over pen and paper by older or illiterate people. The advantage of mapping using pen and paper is that it is permanent. However, the map can only be of a limited size, only a limited number of people may participate, and it is also more difficult to make changes during the process of mapping.

Mapping can be of various types, e.g.:

Social Mapping: A social map (see below) illustrates the layout of houses, streets and infrastructure in the village. In addition, the map may also depict the caste distribution of the village, population (number of adults, men, women, children), etc.



Resource Mapping: A resource map (see facing page) may be added on to the social map of a village. In resource mapping, ask participants to make a map of the village resources. E.g.: vegetation (forests, trees), land use (cultivated, uncultivated waste, grazing land, forest land, irrigated land, land ownership patterns, etc.), sources of irrigation (rivers, lakes, ponds, borewells).



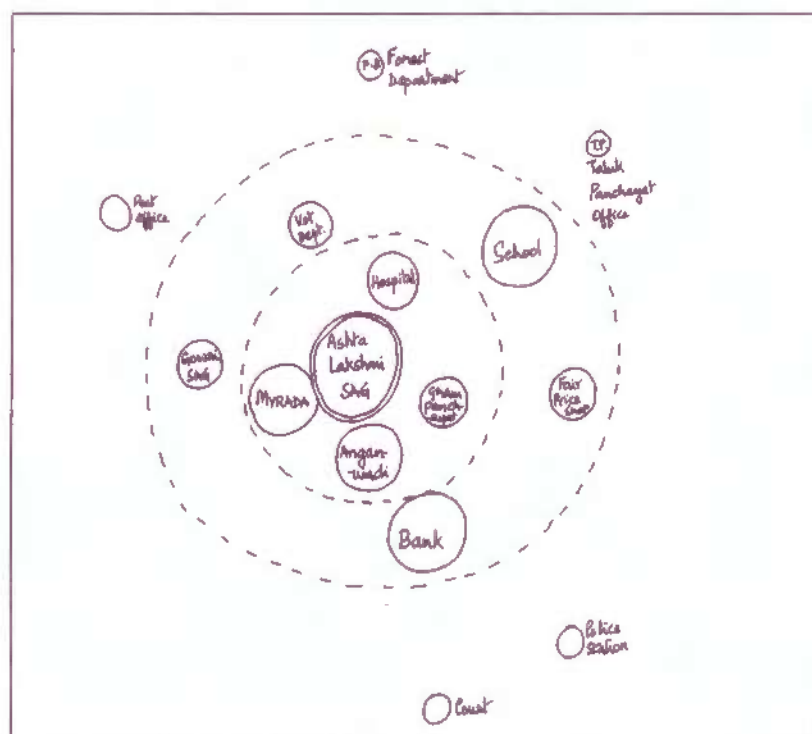
Chapati Analysis (or Venn Diagramming): The purpose of a *Chapati* Analysis (see *diagram overleaf*) is firstly, to learn the importance attached by people (in this case, SAG members) to the various persons and institutions they come in contact with and secondly, to know people's perceptions of the nature of relationships between the SAG and various institutions. The exercise is useful for impact monitoring of the SAG's linkage and networking capabilities.

This exercise yields **perceptual** information which has to be carefully verified. It throws up many leads for asking the question **"Why are things what they are?"**

The following is the process to be followed while doing a *Chapati* Analysis:.

1. Keep in hand *chapati*-shaped paper cutouts or other symbols of various sizes that can be used to represent the persons/institutions.
2. Select a convenient place to conduct the exercise (at times this exercise requires some privacy).
3. Explain the purpose and process of the exercise, and help the participants to feel at ease.
4. Draw up a list of relevant persons/institutions associating with the SAG in consultation with the participants.
5. Ask participants to represent each person/institution on a *chapati* cutout. The more important the person/institution, the larger the size of the *chapati* cutout.
6. Ask participants to place the *chapati* cutouts in relation to their SAG: the stronger the links between the SAG and the persons/institutions represented on the cutouts, the closer they are placed to the SAG, and vice versa.

7. Probe and analyse the nature of relationships based on the patterns that emerge; finding out the reasons why they are so.
8. Hold up the final output and discuss it again with the participants to see if any changes are required.
9. The SAG members may arrange the *chapatis* to indicate their future plans for strengthening networks and linkages.



Matrix Ranking: A matrix ranking exercise is done to compare and study the merits and demerits of various items against a set of criteria, such as say different tree species against timber, fodder or fruit availability or credit sources against rates of interest, availability of loans, need for collateral, etc. The participants themselves should generate the criteria against which each option is ranked.

APPENDIX 2

Energisers You May Use

1. KEEP IT UP

Materials Required: 2 Balloons

- The participants are divided into groups of five to seven each.
- Everybody is asked to stand. Each group is given a balloon.
- At a signal from the Trainer, all the groups throw their balloons in the air, and must keep them up in the air as long as they can, by blowing at them.
- No touching of the balloons is allowed.
- The group that keeps their balloon up the longest is the winner.

2. Mr. (Ms.) MATCH IS ABOUT TO DIE

Materials Required: A Lighted Matchstick

- Everybody is asked to sit in a circle.
- A lighted match is passed on in the circle with the message:
"Mr. Match is about to die."
- The one in whose hands the match goes out is out of the game.

3. THE FRIENDS AND A FOE

- The players are spread out in an open ground. They stand in pairs facing each other and holding hands. Two volunteers are called out. Let us call them "A" and "B". A chases B. B may join any of the pairs on the ground. From that pair the one who is on the opposite side of B must leave and run. Let us call this person "C". Now C is chased by A. If C is caught (s)he has to chase A. A may escape by joining any of the pairs. The person on the opposite side of the pair to A must leave and run. The game continues in this manner.

4. SINGING

- Singing, of all sorts of songs or hymns is a good method to wake up a sleepy group of participants. The songs should be simple so that all are able to participate.
- Make participants to sing aloud and make sure that the entire group is involved.
- Singing is an effective warming-up exercise.

5. WAKING UP IN THE JUNGLE

- This is a very good game for sleepy groups.
- Ask the participants to think of their favourite animal and the noise it makes.
- Tell them that they must play-act the animals in the jungle.
- It is morning now. They should act out the roles of their favourite animal getting up from sleep.
- As the animals awake, the noise the animals make becomes louder and louder.

6. BACKLIFT

- Participants divide themselves into pairs.
- Partners sit on the floor back to back and they lock their arms together.

- They try to stand back to back.
- Once they stand, arms still locked, one partner lifts the other from the floor.

7. PASSING ON ARTICLES

- Everybody is asked to sit in a circle. Music is played in the background.
- A book is passed around the circle.
- Every time the music stops, the person holding the book must leave the circle.
- The game continues in this manner with the Trainer regulating the stopping and starting of the music.
- The person who manages to stay longest in the circle is the winner.

8. TRIAD SHARING

- The group splits into sub-groups of three.
- One person amongst the three takes five minutes to talk about himself/herself as much as (s)he likes.
- The other two take two minutes each to tell the first person what they heard him/her saying.
- By rotation the same process takes place with the other two partners.
- This exercise may be followed by a general session where two persons of the triad introduce the third person in their group to the plenary.

9. DO IT WITH ME

- Everybody stands in a circle, shoulders touching one another.
- The leader stands in the middle and turns to each participant demonstrating various movements to the tune of 1-2, 1-2... (each participant, therefore, will be performing different actions at any given time).
- Each participant imitates the leader as (s)he faces him/her, and carries on doing the same action till the leader comes back to him/her.
- As the leader keeps changing actions for different people, all participants end up performing different actions at the same time.

10. PLUCKING THE STICKER

Materials Required: One Roll of Cellotape

- This game can be played between two or more teams.
- All the players are given a piece of tape, which they stick on the right shoulder. At a whistle from the Trainer, the players try to pluck out the stickers from the players of the opposite teams. One can defend oneself only by running or dodging.
- At the end of the game the leaders of each group bring the stickers they have collected.

11. BOTTLE THE WATER

Materials Required: One Bucket, one Bottle and one Spoon for each Team (more than one spoon may also be used).

- Participants are divided into two teams.
- The teams line up at a given distance from each other. At one end of the line is the bucket with water, and at the other end is the bottle. The person standing closest to the bucket is given a spoon with which (s)he will take the water and pass it on to the next player who passes it on to the next until the last one in the line pours the water into the bottle. The spoon is returned by passing it back through the line.
- The team that has collected the most water in the bottle at the end of the game wins. **Start and end the game with a whistle or by clapping once.**

Variation:

- Instead of a spoon a sponge may be used. Instead of a bottle use a mug or a cup.
- The sponge after dipping into the bucket is passed on down the line to be squeezed into the mug or cup. The sponge is then returned back through the line.

12. FISHING IN

- Two teams face one another across a chalk line, each participant with his/her right foot on the line.
- At a signal from the Trainer each team tries to grab the participants from the other team and pull them over the line.
- A player who is hauled over the line is captured and is out of the game.
- The team, which eliminates the other side, is the winner.

13. DOG AND THE BONE

Materials Required: A Handkerchief

- Divide the group into two teams, each lined up behind its goal line. (20 to 30 feet apart.)
- Place a handkerchief half way between goal lines. Give each player a number.
- The Trainer calls out a number. The player on each team in possession of that number runs to the centre, tries to snatch the handkerchief and return to his/her goal without being tagged by the other player. The more skilled player will run to centre, hover around the handkerchief until (s)he can snatch it and run when the opponent is off his/her guard. Each successful return gains a point for the team.
- The object of the game is to return successfully with the handkerchief or to tag the opponent who has taken the handkerchief and prevent him/her from scoring.
- After each successful tag or score, the handkerchief is returned to the centre and another number is called.
- Play for a designated number of points. (25 or 30 points will be sufficient).

14. POWER IN A GROUP

- Everyone sits in a circle.
- A ball (or similar object) is placed in the middle of the circle.
- No one can talk unless (s)he is holding the ball.
- Whoever has the ball can say anything (s)he wants.
- When the person holding the ball has expressed his/her thoughts, (s)he can pass the ball to someone else.
- Anyone who does not have the ball can use whatever means (s)he wishes, **except talking**, in order to get the ball.

(Ask everybody to explore their feelings about the game and later share these thoughts with the rest of the group).

15. SQUARE - TAG

- Arrange the participants in a large square, with one team standing on each side of the square. When the whistle is blown by the Trainer, one player from each team starts to run around the square in a clockwise direction as indicated by the whistle pattern.

2 Whistles - Clockwise

1 Whistle - Anticlockwise

- When the runner reaches his/her team, the second player takes over. Each member of the team runs in turn, and the object of the game is to eliminate the players of another team by tagging (catching) while on the run.

16. DODGE BALL

Materials Required: One Volley Ball (or any other large ball)

- Divide players into groups. One group forms a large circle, the others scatter inside the circle. The circle players must aim the ball at the players inside the circle. The players at the centre of the circle must dodge the ball, but cannot leave the circle. When hit by the ball, they join the players in the circle. The winner is the last person remaining in the centre.
- In the next round, the group forming the circle previously must come to the centre of the circle and the game is played as above. Thus, each team will have a winner.
- Now both the winners from the two teams are put inside the circle and one winner is selected by playing the game again.

17. COLLECT AND DISTRIBUTE

Materials Required: 6 Plates and 6 Potatoes

- Divide the participants into two teams. In front of each team three potatoes are kept in a circle. Three plates are placed 4 feet apart at some distance from the potatoes.
- When the game begins, the first player from each team will run to the potatoes, take them one by one and place them in the plates. The three potatoes must be taken one by one, i.e., the player has to go up and down many times. As soon as that is over, (s)he runs back to the team and touches the next player who goes and brings back the potatoes from the plate to the circle in the same way, i.e., one at a time. The third player distributes the potatoes again in the three plates one at a time. The fourth player collects them. The game continues until all the players have had their turn.
- The team which finishes first is the winner.

18. FISHING NET

- This game is played within a fixed area. Any one player begins fishing by touching another player. The player thus touched now becomes a fisherman (woman) and both join hands, and together try to touch the others. All those who are touched become part of the fishing net or team and must chase the others without breaking their link, until everyone becomes part of the fishing net.

APPENDIX 3

Appreciative Inquiry: An Approach to Development¹

This paper provides an overview of Appreciative Inquiry, an approach to organisational and social development that identifies peak moments within a group and discovers and reinforces the conditions that made past achievements possible. While the approach recognises that problems may exist, it encourages change by focusing on the positive and life-giving forces that exist within all communities. The paper presents the four stages of Appreciative Inquiry, explains the principles behind its success and explores possible applications and limitations of the approach.

Appreciative Inquiry was developed in the early 1990s by David Cooperrider at Case Western Reserve University primarily to help corporations sharpen their competitive advantage.

RATIONALE FOR AN APPRECIATIVE APPROACH

Most development projects are designed and delivered using a combination of participatory techniques – including participatory rural appraisal, and various workshop methods – to uncover local problems, resource constraints, deficiencies and unmet basic needs. These approaches encourage participation, emphasise the importance of local knowledge and address real problems. Yet they often fail to sustain community participation after the implementing organisation withdraws – possibly because they leave local people with the impression

All the greatest and most important problems of life are fundamentally insoluble. They can never be solved, but only outgrown. This “outgrowing” proves on further investigation to require a new level of consciousness. Some higher or wider interest appeared on the horizon and through this broadening of outlook the insoluble problem lost its urgency. It was not solved logically in its own terms but faded when confronted with a new and stronger life urge.

Carl Jung

that their community is full of problems and needs, most of which require the help of outsiders to overcome. The focus on needs entrenches a sense of dependency that reduces the motivation of local people to initiate their own development activities. These unintended consequences illustrate the need for a shift away from problem-oriented methods toward processes that build on local strengths and achievements and generate a sense of hope in the community.

THE APPRECIATIVE APPROACH

Appreciative Inquiry is a strategy for purposeful change that identifies the best of “what is” to pursue dreams and possibilities of “what could be”. It is a cooperative search for the strengths, passions and life-giving forces that are found within every system – those factors that hold the potential for inspired, positive change.

Appreciative Inquiry turns the problem-solving approach on its head. It focuses on a community’s achievements rather than its problems, and seeks to foster inspiration at the grassroots level.

¹ Adapted from “Enhancing Ownership and Sustainability: A Resource Book on Participation” IFAD, ANGOC, CIRDAP (2001). Contributors - Graham Ashford, IISD Canada and Saleela Patkar MYRADA.

The appreciative approach involves:

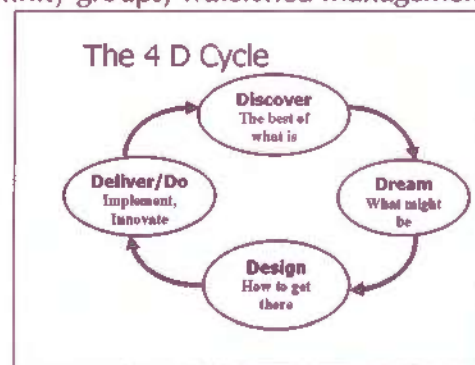
- collaborative inquiry based on interviews and affirmative questioning, to collect and celebrate the successes of a community; and
- being attentive to and asserting of the best and highest qualities in a system, a situation or another human being.

Appreciative Inquiry is consistent with the livelihoods approach to development that recognises people as resourceful and adaptive to changing circumstances. A person is not simply a wage earner but part of a larger family unit with multiple skills and assets that are employed in innovative ways to create a resilient livelihood system.

THE FOUR STAGES OF APPRECIATIVE INQUIRY - THE 4D CYCLE

1. Discovery

In this stage, development practitioners work with members of self-help affinity groups, watershed management associations, or other community groups to identify significant past achievements and periods of excellence within the community. During interviews, participants are encouraged to reflect on periods when the community was functioning at its best. This might involve storytelling about the construction of a local temple or school, the rebuilding of local livelihoods after a natural disaster, or the management of shared common property resources such as forests and water. Participants then seek to understand the unique conditions that made the high points possible, such as leadership, relationships, technologies, values and capacity-building or external relationships. They deliberately choose not to analyse deficits, but rather systematically seek to isolate and learn from even the smallest victories.



2. Dream

Through storytelling participants discover what their group looks like when it is at its best during the Discovery Stage. Now they begin to explore their purpose or destiny based on the strengths they have discovered.

- What will the group be in five years?
- What will be its greatest achievement? What role will the group members play in the development of their village?

Aspects of the group's vision are likely to deal with social and economic relationships, cultural traditions, natural and human-made environments, governance structures, employment opportunities and social infrastructure. Because the visions of the group's future that emerge are based on their past successes, they become doable. In this stage, the people become inspired and begin to understand the need for common action.

3. Design

In the Dream stage the participants come up with long-term goals or visions that will contribute to the community's betterment. The Design stage is intended to be challenging and aims to develop, through consensus, means to help them achieve their vision. These short- and long-run goals are likely to take the form of statements such as:

- We will mobilise the necessary resources and build a school within the next year.
- Our village will plant one thousand trees over the next two years to ensure the forest's survival for future generations.
- Our Self-Help Affinity Group will concentrate its efforts over the next six months on eliminating gambling and drinking in the village.

With these goals in mind, people begin to consider how to reorganise themselves so that they display better leadership, governance, participation or learning capabilities. As they formulate strategies to achieve their visions (also called Provocative Propositions in Appreciative Inquiry), local people incorporate the qualities of their life that they want to

enhance and the relationships that they want to achieve. In short, the Design stage is meant to develop strategies and action plans for achieving their vision.

4. Delivery

This is the 'Do' stage of Appreciative Inquiry where group members put their dreams and plans to action - turn their imagination and inspiration into appropriate actions by establishing roles and responsibilities, developing strategies, building institutional relationships and mobilising resources to achieve their goals. As a result of the appreciative process, local people gain a better understanding of the relevance of new initiatives to their long-term vision of the community.

5. Begin the cycle again

Because Appreciative Inquiry is a continuous cycle, a new round of discovery, dreaming, designing and delivery can take place at any time. After a community has begun to implement an action plan for example, Appreciative Inquiry can be used to reflect back on peak experiences and to identify and reinforce those conditions that enabled these achievements. New goals and action plans emerge which address current priorities and build on recent successes. In this sense, Appreciative Inquiry is more responsive to the changing circumstances and preferences than a static action plan where targets are set but not revisited.

WHY APPRECIATIVE INQUIRY WORKS

Practitioners of Appreciative Inquiry believe this approach is true to human nature because it allows room for emotional response as well as intellectual analysis, room for imagination and rational thought. Appreciative Inquiry is based on an understanding that:

- 'reality' is interpreted by different people differently. This interpretation of a situation is based on a group's history, assumptions and expectations. Reality as interpreted by a group can change due to a positive inquiry into their past.
- reality is like an evolving story that is constantly being co-authored as it is passed from person to person and generation to generation; and
- people derive their identities and devise their strategies on the basis of the reality that they see constructed around them. As such, their identity and destinies are interwoven. Hence someone with a positive sense of reality looks forward to a positive future and vice versa.

Inquiry and change are therefore not separate moments, but occur simultaneously. Inquiry is intervention. The seeds of change are implicit in the first questions we ask. We can choose to inquire into the nature of alienation or of joy. We can choose to study moments of creativity and innovation, or choose to focus on moments of stress and failure. Locating and sustaining the energy for change requires positive thinking and social bonding. By using positive questions to discover the strengths and successes that exist in every individual and community, a sense of hope is generated through which people can anticipate a better future. Backed by the confidence of their past successes and inspired by a vision of a better future, people are better able to take up the many challenges that they face in achieving their dreams.

RESOURCES :

Check for updates on Appreciative Inquiry at

- <http://www.iisd.org/ai>

or

- <http://www.myrada.org>

Download the Field Guide: The Positive Path: Using Appreciative Inquiry in Rural Indian Communities at:

http://www.iisd.org/pdf/2001/ai_the_postive_path.pdf

APPENDIX 4

Reference and Resource List

Essential Reading and Viewing:

These are materials that are essential inputs into the sessions in this manual. Apart from a few books in this list, most can be downloaded for free from the MYRADA website at <http://www.myrada.org/publications.htm>. The site will ask you to register before you download the papers. For the other books kindly contact MYRADA.

Ashford, G. and S. Patkar (2001). *The Positive Path: Using Appreciative Inquiry in Rural Indian Communities*. Winnipeg, International Institute for Sustainable Development.
http://www.iisd.org/pdf/2001/ai_the_postive_path.pdf

Fernandez, A. P. (1998). *The MYRADA Experience: Alternative management systems for savings and credit of the rural poor (the Blue Book)*. Bangalore, MYRADA.

Fernandez, A. P. (2003). *Putting institutions first - even in microfinance*. Bangalore, MYRADA.

MYRADA (2002). *The MYRADA Experience: A Manual for Finance and Management Systems of Self-help Affinity Groups - with Criteria for a Social Audit*. Bangalore, MYRADA.

PRIA (1994). *Training of Trainers - A Manual for Participatory Training Methodology in Development*. New Delhi, PRIA.

Schürmann, A. (2002). *Participatory Impact Monitoring of Self-help Groups and Watersheds: A Users' Handbook*. Bangalore & Bonn, MYRADA and Deutsche Welthungerhilfe.

Rural Management Systems Series:

Fernandez, A. P. (1997). "Self Help Groups - a Credit Plus Institution." *MYRADA Rural Management Systems Series 28*: 13.

Fernandez, A. P. (1999). "Building Institutions." *MYRADA Rural Management Systems Series 31*(January 1999): 8.

Fernandez, A. P. (1999). "Assessment of Community Based Institutions: A Theoretical Framework and a Participatory Methodology." *MYRADA Rural Management Systems Series 33*.

Fernandez, A. P. (2004). "Community Managed Resource Centres." *MYRADA Rural Management Systems Series 38*(March 2004): 15.

MYRADA "Characteristics that describe a Sangha as "Good"." *MYRADA Rural Management Systems Series 15*.

MYRADA (1994). "Credit Management Groups - Guidelines for Linking Banks with CMGs." *MYRADA Rural Management Systems Series 19*.

MYRADA (1995). "Self-Help Groups - The Concept." *MYRADA Rural Management Systems Series 22*.

MYRADA (1998). "Guidelines for Working with Self Help Affinity Groups: Self Help Affinity Group Grading Criteria for Periodic Assessment." *MYRADA Rural Management Systems Series 30 A*.

MYRADA (1998). "Guidelines for Working with Self Help Groups: Guidelines for financing Self Help Groups (checklist for assessment of SAGs before linking with banks and other financial institutions)." *MYRADA Rural Management Systems Series 30 B*.

MYRADA (1998). "Guidelines for Working with Self Help Groups: Guidelines for Evaluation of Self Help Groups (to decide if MYRADA's involvement can be phased out)." *MYRADA Rural Management Systems Series 30 C*.

MYRADA (1999). "A Concept Paper on Federations of SHGs." *MYRADA Rural Management Systems Series 32*(May 1999): 13.

PRA/PALM Series

MYRADA (1990). "Participatory Learning Methods: Workshop on Participatory Rural Appraisal Approach and Methods." *MYRADA PRA/PALM Series 1*: 18.

MYRADA (1990). "Analysis of societal roles and problems from a gender perspective and development of gender specific tools in PRA-PALM." *MYRADA PRA/PALM Series 7*: 16.

Raviprakash, R. (1997). "Chapati Diagramming: An account of an attempt made to use it in problem solving." *MYRADA PRA/PALM Series 12*: 8.

Videos:

Annaiah, A., N. Ford and V. Ramachandran (1999). *Appreciative Inquiry - a Beginning*. India, IISD and MYRADA: 34 mins

Additional Resources:

These are books and manuals that will help you immensely in your work and many are indeed free for downloading from the Internet or can be procured for no cost from the publishers. There are several interesting resources (especially videos and flipcharts on SHGs) available with various agencies. You may however need to verify the content of these materials before you use them in your programmes.

Angadi-Kadkol, M. and A. P. Fernandez (2004). *A Manual for Capacity Building of People's Institutions Managing Watersheds*. Bangalore, MYRADA.

Ashford, G. and S. Patkar (2001). *The Appreciative Inquiry Approach. Enhancing Ownership and Accountability: A Resource Book on Participation*. IFAD, ANGOC and IIRR. Cavite, IFAD, ANGOC, IIRR: 86-93.

Ashford, G. and S. Patkar (2001). *Appreciative Inquiry with Community Based Organisations: A Sample Module. Enhancing Ownership and Accountability: A Resource Book on Participation*. IFAD, ANGOC and IIRR. Cavite, IFAD, ANGOC, IIRR: 98-101.

Ashford, G. and S. Patkar (2001). *Building Institutional Capacity: The Use of Appreciative Inquiry in Rural Communities. Enhancing Ownership and Accountability: A Resource Book on Participation*. IFAD, ANGOC and IIRR. Cavite, IFAD, ANGOC, IIRR: 94-97.

Berg, C., K. Bredenbeck, A. Schürmann, et al. (1998). *NGO-Based Participatory Impact Monitoring of an Integrated Rural Development Project in Holalkere Taluk, Karnataka State, India*. Berlin, CATAD.

Fernandez, A. P. (2003). *Is microcredit heading towards a macro mess? The MYRADA Experience: Putting institutions first - even in microfinance*. A. P. Fernandez. Bangalore, MYRADA. 195-201.

CEDPA (1995). *Gender and Development*. Washington DC, The Centre for Development and Population Activities. <http://www.cedpa.org>

CEDPA (1995). *Training Trainers for Development*. Washington DC, The Centre for Development and Population Activities. <http://www.cedpa.org>

Gubbels, P. and C. Koss (2000). *From the Roots Up: Strengthening Organizational Capacity through Guided Self-Assessment - Field Guide*. Oklahoma City, World Neighbours.

IFAD, ANGOC and IIRR (2001). *Enhancing Ownership and Sustainability: A Resource Book on Participation*. Silang-Cavite, International Fund for Agriculture and Development (IFAD), Asian NGO Coalition for Agrarian Reform and Rural Development (ANGOC) and International Institute for Rural Reconstruction (IIRR). <http://portals.wdi.wur.nl/ppme>

Osborne, M. L. and M. Lüders (2003). *Why do Self-Help Groups Sometimes Fail? A Short Study of Non-Functioning Self-Help Groups in Three MYRADA Project Areas*. Bangalore, MYRADA.

Srinivasan, L. (1990). *Tools for Community Participation - A Manual for Training Trainers in Participatory Techniques*. New York, PROWESS/UNDP.

The International HIV/AIDS Alliance (2001). *A Facilitators' Guide to Participatory Workshops with NGOs Responding to HIV/AIDS*. Brighton, Progression.

The International HIV/AIDS Alliance (2002). *100 ways to energise groups: Games to use in workshops, meetings and the community*. Brighton, Progression.

VSO, IIRR and PEPE (1998). *Creative Training: A User's Guide*. Manila, VSO, IIRR, PEPE.

Videos:

The NABARD video is useful for the SHG promoting agency – look out especially for the snake and ladder game! The video may be available in your local language at your NABARD Regional Office

NABARD (2004). (VIDEO) The Luminous Link (Eng); Tejomaya Bandha (Kannada). India, NABARD: download from www.ruralfinance.org : 19 mins

Useful Websites:

Rural Finance Learning Portal - <http://www.ruralfinance.org>

The Centre for Development and Population Activities - <http://www.cedpa.org>

International Agriculture Centre (AIC) Wageningen - <http://portals.wdi.wur.nl/ppme>

International Institute for Environment and Development: Issues 1 to 49 of **Participatory Learning and Action** are available to download free http://www.iied.org/NR/agbioliv/pla_notes/backissues.html

International Institute for Sustainable Development – for Appreciative Inquiry: <http://www.iisd.org>

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