

Guidelines For The Evaluation Of Self-Help Groups

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

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

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

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

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

Section A:

Name of the group: _____

Address of the group: _____

Membership composition and number of members:

Men : _____
Women : _____
Total : _____

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

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

<u>Source</u>	<u>Amount</u>
Membership Fees	_____
Members' Savings	_____
Interest On Loans	_____
Bank Interest	_____
Fines	_____
Donations	_____
_____	_____
_____	_____
_____	_____
TOTAL	_____

(Section B follows)

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

Score : _____

Comments: _____

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

Score : _____

Comments: _____

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

Score : _____

Comments: _____

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

Score : _____

Comments: _____

(Section C follows)

Section C : **Optional criteria that the group may fulfil**

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

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

1. The group has atleast one trained promoter and access to the services of other trained promoters (e.g., in accounts, health and mid-wifery, etc.)

Score : _____

Comments: _____

2. The group is a member of a local Federation of similar groups (Apex Body).

Score : _____

Comments: _____

3. The group has an adequate place to meet where all are allowed to enter.

Score : _____

Comments: _____

4. The group is successfully managing atleast one Group Income Generating Programme.

Score : _____

Comments: _____

5. The group has implemented some community action programmes and is capable of continuing to do so independently.

Score : _____

Comments: _____

6. The group has successfully conducted literacy, numeracy, and functional education classes for its members.

Score : _____

Comments: _____

7. The group is involved in promoting some social and cultural activities among its members and the community.

Score : _____

Comments: _____

8. The group has made atleast one effort to promote social justice and/or prevent the exploitation of its own members by others.

Score : _____

Comments: _____

(Section D follows)

Section D: **Other critical points**

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

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

Section E:

Summing Up

1. Essential criteria:

Maximum points obtainable : 12
Minimum points obtainable : 0
POINTS OBTAINED BY THIS GROUP :

2. Optional criteria:

Maximum points obtainable : 8
Minimum points obtainable : 0
POINTS OBTAINED BY THIS GROUP :

3. Evaluator's main observations:

4. Evaluator's recommendations regarding phasing out by MYRADA:

Date of evaluation

Signature of Evaluator