

Phase –I Identification & Formation of SHG

Step –I

Collect information about the Village(through PRA)

- its credit needs and analysis of sources of Credit (*Module No –3*)
- its incomes and seasonality
- Social &Resource Mapping-Availability of natural resources/location of households, location of drinking water facilities, grazing land, cultivatable land, forest (*module No–2*)
- Skills available
- Markets existing
- Peoples perception about Poverty” Why are you Poor” and “What are the resources required for the development of your family? (*Module No–2*)
- Affinity groups available in village (*Module No 7*)
- Wealth ranking Exercise (*module No –2*)

Step II

Meet with men and women in village and explain to them the purpose of your intervention. Tell them the reason why you are there(module –No I)

Step-III

*Conduct 4-5 meeting over the 4-5 months and set an agenda for each meeting
In each meeting that you have with them plan out what you want to discuss with them*

1. Talk about **family issues/Community issues** using the data collected through PRA
2. Talk about **saving and lending** (use training Module No.....)
3. Talk about the self help concept or self help groups (*use Training Module No-4-*)
4. Talk **about rules and regulations** in self help groups (*Use Training module No-11*)
5. Familiarize members with **Books** to be maintained in SHG (*Use Training Module No13.*)
6. Elect **Representative and explain responsibilities of Members** (*Use Modules No-12*)
7. Give the **group a name** and help open a **Bank account** (with cheque facilities if possible)

PHASE-IIStabilization phase (4-15 months)

1. Continue to attend their meetings on regular basis
2. Encourage members not only to save but to also start lending to their members for both productive and consumption purpose.(Use Module No17)

3. Assist them with Books and help them write if they cannot write.
4. Take up Gender Issues Training –Invite the men (Ask someone to do this if you cannot handle this issue but learn from here so that someday you can conduct this yourself)Use Module No 24
5. Take up Numeracy and literacy Classes (You may contact Adult Education Depts. Or if you have the experience, do it yourself)
6. Organize a **Common Action Programme** e.g. Tree Plantation, Cleaning Drive, Health Programme, or Building up a water source. You can plan this with the villagers and help them to organize it) Use Module No 23
7. Bring in Bankers, Government Officials from Other Departments like KVIC, Health, Agriculture, BDO, Soil Conservation **to interact** with the Self help groups and organize a meeting..
8. Start **organizing Training programme**-You will require to equip yourself with the ability to use the following modules which you will use for the capacity building training of the SHG –groups.
The following Modules are recommended
 - a. Module No 4 (Concept of Self help group)
 - b. Module No 16 (Decision Making in SHG etc)
 - c. Module No 15 (Conflict Resolution in SHGs)
 - d. Module No14 (Leadership Training for Chairman & Secretary)
9. At this stage it is necessary to organize **SKILLS Trainings** to SHG
 - a) Training in Barefoot Technicians (who will do it?)
 - b) Agriculture
 - c) Horticulture
 - d) Training in animal care etc etc etc
10. **Grading of SHG** may be done at this stage. By now SHGs are well prepared to receive external assistance from SGSY programme or non-SGSY finance of NABARD/Banks or any other source.(Use Module No 21)

PHASE –III Withdrawal-15-36

By the end of the 15 months of your continuous working with the SHGs, you can now prepare to withdraw your support to SHGs. Start by reducing your attendance to their meeting but continue to monitor them and teach them how to access themselves (Use Module No18 and 19,20)
