CHAPTER – II

A STUDY ON FORMATION, FUNCTIONS, OBJECTIVES, MONITORING AND EVALUATION OF WOMEN SELF-HELP GROUPS
CHAPTER – II

FORMATION, FUNCTIONS, OBJECTIVES MONITORING AND EVALUATION OF WSHGs

In this chapter an attempt has been made to examine formation of WSHGs, Functions of WSHGs, Objectives of WSHGs, Monitoring and Evaluation of WSHGs.

2.1 DEFINITION

a. Women Self Help Groups

Women having mutual understanding and having same concept of thinking combined together from village 12 to 20 poor women living in same village forming a group with the aim of self development is called SHG. The main objectives of this group is to develop families, villages, society and economy, there is no need to registering this voluntary acting self help group.

b. Self Help Groups in Tamil Nadu – Mahalir Membattu Thittam

Tamil Nadu Women’s Development Project [TN WDP- Mahalir Membattu Thittam] Tamil Nadu Corporation for Development of Women, Ltd, IFAD assisted Tamil Nadu Women’s Development Project was first introduced in Dharmapuri District in November 1989 and it was extended to Villupuram, Cuddalore and Salem districts during 1991-92 then to Madurai, Theni and Ramanathapuram district during 1993-94. The Tamil Nadu
corporation for Development of Women Ltd. Is the implementing agency and Indian Bank was the modal bank for the project. The main objective of the project was the economic and social upliftment of women below poverty line, through formation of SHGs of poor women with active assistance and supervision of NGOs. Under the scheme, Rs.48.16 crores were distributed as credit and Rs.32.33 crores as subsidy totaling Rs. 80.49 crores to 87541 SHG members with an average payment of 85 percent. About 5207 SHGs with 120960 women members accumulated a total saving corpus of Rs.22.898 crores under the IFAD was to leave behind self reliant and sustainable SHGs through a process of careful and slow withdrawl by NGOs and TNCDW in a phased manner.

c. Tamilnadu Mahalir Thittam

The Mahalir Thittam is an unusual long-term partnership in development among 3 agencies – the State Government, Non-governmental institutions and financing institutions. The endeavour is to combine the wide reach and resources available to the state, with the finess, commitment and quality work of the NGOs, together with necessary credit from commercial banks, GOI organizations, local area banks and other funding sources. The TamilNadu corporation for Development of Women Limited with its Head Quarters at Chennai is the implementing agency.
2.2 FORMATION OF WSHGs

A. Eligible (or) Qualified Women as Member of WSHGs

(a). Group formation will be preceded by a village level, household survey which will provide the base line data. This should be conducted by the Non-Governmental Organizations for which techniques like participatory Rural Appraisal (PRA) could be used whenever possible.

(b). To facilitate sustainability the size of the groups should be in the range of 12-20. In no case should the group size exceed 20. The age group for the membership will be 21 to 60. The members should all be married women. Preference will be given for widows, divorcees, deserted and handicapped women and women belonging to SC/ST community. In any case all members must be below the poverty line.

(c). By and large the groups must be mixed groups, being composed of members from the different communities as far as possible. However, in the case of hamlets and colonies populated exclusively by members of a particular community, such exclusive groups may also be formed. These will depend upon the local conditions. Group formation should be cleared by NGO & PIU. Which would be after a maximum of 3 months from the commencement of group functioning.
B. Name of the Group

Name of the SHG is chosen by the members of SHG to their pleasure and will. There is no condition is imposed by the government in naming the self-help Groups.

C. Head Quarters Structure

At the Corporation’s Chennai office there is a Project Management Unit (PMU) with the organizational structure as in the chart below.
D. District Structure

The district level Project Implementation Unit (PIU) is headed by a Project Officer, assisted by Assistant Project Officers (APOs) in the various functional areas of training and communication, monitoring, schemes, marketing, administration and credit. The PIU structure is given below:

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Project Officer

Asst. APO (Training & (Monitoring (Schemes) (Marketing) (Administration (Credit) & Accounts)

Superintendent (1)

Accountant

Assistants (2)

Steno – Typist (1)

Drivers (2)

Office Assistants (2)
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Further, at the district level, there is a District Project Co-ordination Committee headed by the District Collector for co-ordinating among the different partners on the project while also for bringing about convergence of schemes and integration of services of different departments. This committee would enable additionalities to be given to the project through the direct and positive interaction with the Collector which would support and enhance the process of empowerment of women.

The District Project Co-ordination Committee would consists of:

01. District Collector - Chairman
02. Project Officer - Member Secretary
03. District Heads of concerned Line Depts. - Members
04. Representation from Lead Bank - Member
05. Representatives from NGOs - Members
06. Representatives from District NABARD office - Members
07. Two elected representatives of beneficiaries - Members
08. Two women with proven commitment to women's issues - Members

E. Block Structure

The PIU has a minimal block level set up with a Block Project Coordinator. There is also a Block Level Coordinator Committee at every block which is headed by the Project Officer / Asst. Project Officer.
The Block Level Co-ordination Committee is expected to sort out all day-to-day problems among the various partners and for the women's groups. It is also to follow up projects progress in a critical and detailed qualitative manner. The Block Level structure has

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The Block Level Co-ordination Committee would consist of:

- Project Officer / Assist. Project Officer
- Bankers
- Animators / Representatives
- NGO Staff

**F. NGOs Organization Structure**

The participation NGOs are important project partners providing quality and commitment to the project. They need to have the following minimum structure for effective implementation of the project:

- District Co-ordinator (1 for the district)
- Block Co-ordinator (for every block)
- Cluster coordinators (1 for every 5 village panchayats)
A cluster will consist of about 5 Panchayats. The NGO will also be required to post a Block Co-ordinator at block level and have a District Coordinator at district level. If the NGO is working only in one block, the block and district coordinator can be one and the same. The NGO can have additional staff as deemed necessary. The span of a cluster Co-ordinator should not be increased.

G. Banks

The SHGs can have access to credit from any bank convenient to them. They can also have access to any government schemes or any other source of funds from the NGO. They can also set up their own local area banks, after getting necessary permissions.

H. Cluster Level

There is no staff at cluster level from the government. However, the NGOs are expected to have cluster co-ordinators. A cluster would consist of 5 village panchayats.

I. Cluster Level Federations

Federation of Women’s groups will be promoted of the cluster level. This process is to commence within 6 months to one year of group formation.
Cluster level Organizations are to be formed with the following guidelines.

(i). 15-25 groups to a cluster.

(ii). 2 representatives from each group.

(iii). 2 years tenure for representatives.

(iv). Rotation in alternate years.

Cluster level means, there is no staff at cluster level from the government. However the NGOs are expected to have never cluster co-ordinators. A cluster would consist of 5 village panchayats.

J. Animators

The animators will be from the local village and must necessary be a resident of the village. The animator should preferably be literate and must posses certain leadership qualities. She must be in a position to take on the role of a trainer for the group members in certain aspects of their daily life and group functioning based on the training that would be given to her. In short, she must be a role model and a change agent for the groups and for the village as a whole.

The animators position must be rotated amongst the representatives once every two years. She will facilitate a smooth switch over of responsibilities in the above process. She will also assist the representatives to learn the role of the animator to facilitate take over as and when required.
Most of the groups are likely to be consisting of literature women and
the animators could take up due advantage of their position and misutilise the
group funds. Hence, there is a need to redefine the role of the animator as
that of a facilitator to prevent her from dominating the groups and dicating
their functioning. Consequently, the responsibilities for book keeping and
accounting can be vested with the representatives or any other literature
person to be identified by the group who can be a literature
daughter/daughter-in-law of one of the members or any literature girl/women
in the village or any literate boy under 14 years of age related / not related to
any member and the animator can be literature also. Payment to animator is
at the discretion of the group.

K. Self-Management

Self-Management is the kernel of SHGs and wherever as SHG exists it
has to manage its various activities, be it financial management, savings/loan
management, resource management of income generating activities,
organizational management, conflict management, bank transaction etc.
Usually these groups have trained leadership/membership and manage their
funds, record all other operations by themselves. They are really grassroot
level community based institutions of the people constituted by the people
themselves for the benefit of the people.
2.3 ROLES

A. Role of Project Implementation Unit

(Project Officer, Asst. Project Officers & Assistant Project Officer (Credit)

- Co-ordination
- Monitoring and feedback - vertical & horizontal
- Conducting regular review meetings and taking follow up action
- Liaison with departments for role performance of that department
- Attending training session of animators, representatives, cluster co-ordinators, beneficiaries, and groups
- Visiting the women’s groups for both social and economic development aspects, including audit checks
- Organize cluster level and district level workshop jointly with NGO
- Act as Information center – reg. various Government programmes
- Organize training programmes for NGOs and bankers
- Facilitate exchange of ideas and improvement on the project through interaction with NGOs.
- Not fault finding alone, but also supportive

Essential

→ Attitudinal change
→ Team work
→ Field work
→ Equality
B. Role of NGO

- To participate in joint selection of potential area –block, clusters, villages along with TNCDW.
- To conduct brief preliminary survey to identify and facilitate eligible beneficiaries to come together for the programme.
- Group formation
- Help selection of animators by the group. Inform PIU regarding animator selected by group with group resolution.
- Work continuously with the group to make them strong, cohesive and sustainable
- Motivate members for regular savings and assist the members in preparation of guidelines for usage of thrift fund and monitor both savings and thrift fund usage
- Assist in the formation and operation of Group Reserve Fund
- Guide the animator, representatives and group in proper book keeping and record maintenance
- Motivation and facilitation for achievement of social development aspects of the project
• Advisor and facilitator to the groups on various matters-social, economic, problem solving, community action programmes, etc.,

• Training

• Planning and conducting training programmes for animators, representatives, cluster co-ordinators, PIU staff and other NGOs.

• Basic concepts of development and other identified topics to all group members.

• Provide ongoing training and support to the animators, representatives, groups and cluster co-ordinators for management of savings and loan funds.

✓ Assist in economic development aspects (including repayment)

• Assist group members in selecting suitable economic activities

• Help in identification of new activities (innovative) and assist the group members preparation of project appraisal report.

• Organize financial assistance for members/group as a whole

• Participate in joint appraisal/selection along with PIU and bank for selection and early sanction of economic assistance to members proposed by the groups/SHG loans

• Assist in asset creation

• Assist in the follow up for regular and timely repayment including organizing special collection drives jointly with banks and PIU

• Organise cluster level and district level meetings and workshops jointly with PIU
- Assist formation of federal structure of women's groups at different levels
- Participate in planning and review meetings at various levels (includes monitoring and feedback of progress and problems)
- Facilitate formation of similar groups in the village and achievement of objective the project related to the village.
- Help in the transition stage when TNCDW would be withdrawing its direct support for the groups
- Facilitate development of women's groups into self groups before withdrawal-sustainability.
- Evaluate groups periodically and improve performance
- Helping SHGs organize auditing
- Essential
- Commitment
- Courage of conviction
- Transparency
- Understanding the project
- Staff continuity and attention on project

C. Role of Financial Institutions

The sources of finance for the groups are commercial banks, co-operative banks, rural banks, local area banks, RMK to GOI, funds mobilized through NGO, other sources and governmental schemes. These
financial institutions would be expected to provide credit access for micro enterprises, watch recoveries, provide guidance on projects and marketing and credit access to SHGs for whatever purpose they want.

2.4 GROUP FUNDS

A. Group Maintenance Fund

To supplement the group fund, an amount of Rs.15/-per member is to be collected initially on group formation which will be in addition to the group savings. This will cover the cost of stationery, rubber stamps, register, postage etc. After six months another one collection of Rs.10 is also be made. The member of the group should also contribute a maximum of Rs.2 per month per member as group maintenance fund. They could be utilized for certain minor purposes like TA for bank visits, purchase of stationery items etc.

B. Group Common Fund

The groups would receive funds in addition to savings and maintenance funds amounts, such as fines imposed by them on members, contribution from the NGO, CDF, bonuses for various programmes, service charges on external loans etc. Which would be put in the group common fund. The service charges to be charged on external loans can be left to do discretion of the group. It may range from 2% to 12% or more. Therefore, if an external loan is received by the group at 12%, the members would get it at minimum of 14% or such higher rate of interest as decided by the group.
C. Group Reserve Fund

The group reserve fund is an essential and for sustainability. This will be created from the inception of the group by keeping aside 50% of interest earned on sangha loans. The primary use of the group reserve fund will be for meeting contingencies like genuine defaults on external loans by the group members. In order to prevent this from becoming a dicentive for repayment, the balance in the fund is to be distributed as dividend to the non-defaulting members from the third year onwards while retaining the amount required for contingencies.

D. Bonus for Repayment

The project may have a good repayment bonus for 100% loan-cum-interest repayment. This bonus may be from the Tamil Nadu Women’s Development Corporation in the form of subsidy amount being as stated above or it may be in any other form from the Tamil Nadu Women’s Development Corporation, or it may be from the NGO or from the bankers.

E. Rotation of Group Funds

All savings and common fund would be rotated amongst the members at rates of interest to be decided by the group. It usually various between 2% and 3% per month.
Internal loans should be priorities and differential rate of interest could be charged for emergency loans as distinct from loans for income generating activities and family functions.

Internal loans should not be given to more than 10 members at any given point of situations. Request of a second loan before clearing the first loan from the group should not be admitted. However, the group can decide regarding both these points based on the circumstances.

To whom the sangha loan should be given is also a group decision. This sangha loan would enable the members to meet their small consumption and productive needs without having to go to the money lender or bank or Co-operative society.

F. Resource Mobilization

"Resource Mobilization should be distinguished from resource provision". Resource Mobilization means the pooling of resources – natural, material and financial of the SHG members whereas resource provision of resources from external sources. The idea of pooling the members own resource is based on the principle that everybody own’s some resources (however limited) which if combined can constitute a substantial improvement to their individual situations. Little drops makes the ocean. Complementary to these internal resources, the self help promoting institutions [SHPIS] or other supporting institutions provide additional
resources. No single external institution can carry the entire responsibility of promoting the SHGs and provide the full range of services which the emerging SHGs may require. Therefore other supporting organizations like banks, research institutions, extension agencies, religious groups and NGOs have to play a vital role in the crucial task of promoting SHGS. The external support should lead to sustainable development and should not create dependency syndrome.

G. Scope to Borrow / Local area Banks / Additional Credit Delivery System

Group / Cluster / Block level local area banks are to be developed as an additional credit delivery system which could be supported by the NGOs through their own funding, or through the RMK, or through the SHG loan of banks or any other schemes available. This would be in addition to do the existing commercial banks credit facilities that would be available for the groups.

2.5 FUNCTIONS OF WSHGs

A. Group Meetings

The group must meet every week for savings and repayment collections and every fortnight for discussing all other matters in addition to savings and repayment. In certain cases, the meetings can be once in 10 days for both savings and repayment and other matters, instead of weekly and fortnightly. In no case must group meetings be held less frequently than once
in 10 days. Group meetings need to be conducted with a certain discipline in relation to regularity, time and items to be discussed. There needs to be a fixed day/date every week/10 days, on which day and time the meetings is to be conducted. Any member who without prior intimation to the group (animator/representative/treasure/secretary/president/member) either does not turn up or turns up late, it is pay a fine as imposed by the group on such member. The value of this fine can be decided by the group. It has ranged from Rs.1 to Rs.5 in different groups for coming late and Rs.5 to Rs.10 for missing a meeting. This fine would not only bring in a discipline, but would also add to group common fund resources. Further, they need to be a specific agenda or set of items to be discussed in each meeting. Certain items such as savings, rotation of sangha fund, bank loans and repayments, social and community action programmes, must be discussed in every meeting without fail.

B. Group Savings

The group members must be encouraged to save as much as each can without it being a uniform amount for all. Hence, savings must be optional amounts as against fixed.

C. Opening of Accounts and accessing institutional credit

The SHGs may open bank accounts in any bank of their choice depending upon their convenience and proximity. Since the service areas
norms are not applicable to the SHG loans being advanced by nationalized banks with NABARD re-finance assistance.

D. Books and Registers to be maintained by the SHGs

The following books and registers have to be maintained in every group.

1. Attendance Register
2. Minutes Book
3. Savings Ledger
4. Loan Ledger
5. General Ledger and Cash Book
6. Individual Pass Book
7. Subscription Register

The above books and registers will have to be maintained and updated on a regular basis for which the primary responsibility will rest with the animator. The first set of books and registers will be supplied free of by the project.

E. Subsidy Administration

Any economic assistance scheme on the project which has a subsidy component has to be administered through the group. No Individual subsides are to be given to the group. It is for the group to decide how much to give to the members. This subsidy is a good repayment bonus. Only after 100% repayment of loan-cum-interest, the subsidy which was kept as a fixed
deposit would be given to the group. Hence, subsidy is not adjusted against the loan and full economic is treated as loan.

F. Annual Auditing

Groups accounts should be audited annually by engaging a local qualified auditor at the village/cluster itself. The groups should meet the audit cost. Groups should follow up and rectify the deficiencies pointed out by the audit and ensure that lapses do not recur. NGO should facilitate this process.

G. Training

Since this project is basically a human resource development project, training is being given top priority. Certain topics of training will be imparted through the animators/representatives to the groups while some other topics will be imparted directly to the groups.

Apart from the animator, two representatives from each group will also be imparted specific training in year one, along with the animator and thereafter 2 representatives would be trained by rotation for the next 3 years. In addition to regular training, refresher training will also be provided to the animators and representatives.

Specific performance teams would be formed for specific topics of group training where the audio-visual would be used and films shown, songs sung, dances, dramas and puppetry etc., performed.
Training of NGO staff, PUI staff, block level staff has also been provided for.

The training manual for use on the project details the training programmes and modules. There would be a Training Of Trainers (TOT) programme conducted by resource persons for NGOs' trainers with the help of the manual.

H. Communication

As an aid sustainability there should be an effective communication component. As an essential part of it, there would be a periodical newsletter for sharing of experience. This newsletter would be at the state level [this is being started at state level, covering all the project districts].

In addition other films of use would shown and documentation of use on the project and of the project done.

I. Economic Assistance

The groups can receive economic assistance if any, from the Tamilnadu Corporation for Development of Women Ltd. They can also access any other economic assistance of the Government such as IRDP, TAHDCO loan etc., after the group passes a resolution for a certain member or members to be so assisted. The groups can also receive economic assistance from any other source. However, the following points have to be strictly followed.
1. No economic assistance is to be given till the group is cohesive enough to receive it. This would be assessable a minimum period of 6 months after group formation.

2. Not more than $\frac{1}{3}$ of the members should be covered with economic assistance in any one year thereafter by individual schemes.

3. Only if it is a group activity can call members be assisted in one go.

4. All release of loan and repayments are to be done through the group account to individual account.

5. All subsidy should go as bonus to the group to be utilized as the group deems fit.

**J. Sustainability**

Sustainability be the ultimate goal of SHGs. Sustainability refers to the capabilities of SHGs to continue in a sustained manner without developing on external agencies. Indicates of sustainable SHG are as follows.

1. Regular contribution of savings and loan for income generating purposes.

2. High degree of Cohesion, Participation and Harmony among members.
3. High degree of transparency and openness in conduct of SHG meetings and handling of finances.

4. Ability to meet its own expenditure by meeting SHG administrative costs through subscriptions and service charges.

5. Ability to manage its own affairs without dependence on NGO or any other agency.

6. Development to clear and long-term organizational vision mission, objectives and strategies for SHGs by themselves.

7. Development of strong linkages with local institutions like Gram sabha, Banks, Co-operatives, Schools etc.,

8. Local public recognition of the SHG as a model referred institution with regard to local problems and development issues.

9. Participation and involvement in apex bodies like cluster level and block level federations and ability to make use of them for SHG benefit.

10. Ability to reach out to un-reached poor women around them, network them into SHGs, provide them support and guidance.

K. General

Group resolutions should be readout at the end of the meeting itself and again at the beginning of the next meeting. So, that members do not claim ignorance of certain decisions. The amounts of individual and group savings, sangha loan amounts given, repaid and due, external loan amounts
received, disbursed, due for repayment and repaid are to be clearly started in each meetings. So, that all members are aware of it for themselves and the other members and group as a whole.

The bank account should be in the name of the SHGs and should be operated jointly by the animators and two representatives.

The groups should encourage and assist in the formation of new groups in the village/adjoining villages.

The groups should consciously plan for a minimum of four social/community action programmes during every year. Mere writing of petitions is not enough. Concrete actions and results must be there.

The group members should attend all the training programmes without fail. Participation in cluster level workshops and programmes also needs emphasis.

The groups should also show enthusiasm for taking up activities like kitchen, backyard gardening, low cost sanitation, hand pump maintenance etc., They should also take up issues concerning environment.

The groups should learn to work in harmony with the village panchayat and other elected representatives for sustainable development and long-term benefits.
The group members should act as role models for the other women in the village and undertake activities to stop social evils. The use of shortage like plays, folk theatre etc., Will be very effective in spreading such messages.

Functional literacy of NLM standards of all the members should be essentially achieved.

All decisions should be taken in a democratic manner after sufficient discussion in the groups.

2.6 OBJECTIVES OF WSHGs

The ultimate objective of the project is the rural empowerment of women in rural Tamilnadu. This empowerment of women would lead to benefits at two levels-one, direct benefits to the individual women and women’s group and two development benefits for families and community as a whole. This objective would encompass achieving the following;

A. Objectives for the Women and Groups (Individual and Group)

a. Development of strong, cohesive, self-help women’s groups.

b. Improved access of SHG members of various governmental development schemes and bank credit schemes.

c. Development of leadership qualities.

d. Self-Confidence building.

e. Increasing social awareness.
f. Improved status of the women in the family and society.
g. Improvement in health and family and society.
h. Functional Literacy.
i. Awareness of legal rights and access.

B. Objectives for the Village as a whole (Expected spin off benefits in the village)

  a. Active participation and collective action for development.
  b. Improved health and family welfare.
  c. Education and literacy.
  d. Information, awareness, demand and problem solving.
  e. Knowledge of various welfare programme of Government and banks in villages.
  f. Settlement of local dispute in groups.
  g. Voicing and acting against social industries to women and children.
  h. Women become vocal and gain confidence.
  i. Economic development.
  j. Abolition of bonded labour.
  k. Eradication of child labour.
  l. Protection of environment and natural resources.
  m. Commercial harmony, caste harmony.
  n. Eradication of evils of alcohol.
  o. Eradication of dowry.
2.7 MONITORING AND EVALUATION

A. Aims of Monitoring and Evaluation /

The main objective of monitoring is to have ready information on the project’s progress and administrative matters to enable effective implementation on planned path and strategy. So, that the objectives are achieved and not lost sight of in the run for targets and short term gains.

Evaluation aims to access the project’s impact on economic and social empowerment of women, sustainability of its institutions and other project objectives.

B. Monitoring

Monitoring will permit a 2-way flow of information

a). Feed back to the management on progress and process and

b). Communication from head office to the district offices and field.

It will access the group progress towards sustainability financial viability, outreach and institutional viability of the programme and the stated objectives.

It will be a mechanism to provide information for mid-course corrections whenever the need arises.

It will assess performance against targets as also performance of various project functionaries, while also looking into constraints in implementation.
An effective MIS would be developed that would concentrate on process monitoring and not be merely target performance oriented. All reports would be sent to the PMU on floppy disks from PIUs and NGOs would either give the information to the PIU/PMU in floppy in the same format used by PMU, or can directly key in the information into the computers at PIU.

C. Evaluation

Evaluation would encompass the activities like,

1. Baseline surveys of village and individual group members has to be taken up in the village under the project area at the time of taking up work in that village without fail. Baseline surveys can be done using participatory Rural Appraisal Technique wherever possible.

2. Formats for baseline surveys would be given/are to be obtained from the PMU/PIU.

3. The group grading exercises to be taken up regularly after year 1,2,3,4 and 5 would be not only an assessment of the level at which the groups are, on a gradation scale of A to D, but it would also be a self-evaluation exercise by the groups and NGOs for its performance/contribution to the groups. This group grading from the side of Tamilnadu Women’s Development Corporation would be done by a team of external evaluators to be decided by Tamilnadu Women’s Development Corporation from time to time. A separate manual on group grading would be given.
Mid term review would be taken up after 2 ½ years by an external agency.

Special studies would also be taken up to focus on certain specific areas. These will be undertaken as a follow up on the reports, which indicate a specific problem or a shortcoming. These could be with special reference to certain income generating activities, impact of training programmes, group interaction or non-performance, default or degenerating groups etc.,

Participatory methods would be encouraged so that SHG members are assisted to assess their own progress in tracking the impact of their own actions in the family and community. Associated NGOs would facilitate the SHGs in these processes. Techniques like PRA would be adopted wherever possible.

CONCLUSION

SHG means Women having mutual understanding and having some concept of thinking combined together from 12 to 20 poor women living in same village forming a group with the aim of self-development. Because the Mahalir Thittam is unusual, the Tamilnadu Corporation is the implementing agency with necessary credit from commercial banks; GOI organizations and other funding sources. The functions of WSHGs are Group meetings, Group savings, opening of accounts and accessing institutional credit, books and Registers to be maintained by SHGs, subsidy administration, Annual
auditing, Trainings, Communication, Economic Assistance, and General objectives of WSHFs are objectives for the women and groups (individual and group), objectives for the village as a whole [expected spin off benefits in the village.] monitoring will permit a two-way flow of information

a. Feed back to the management on progress and process and
b. Communications from head office to the district offices and field

Evaluation aims to access the project's impact on economic and social empowerment of women, sustainability of its institutions and other project objectives.