Introduction

This manual is meant for field workers of self-help group (SHG) promoting institutions, who need to measure the performance of SHGs at regular intervals. Sa-Dhan has developed standards for SHGs, based on which a methodology for performance measurement has also been devised. In order to make the manual comprehensive, we have first outlined in brief basic information such as what is an SHG, what are the good characteristics of an SHG, the dos and don'ts in promoting SHGs and the mapping of an SHG's progress over age (inception to three years) before moving on to the performance-measuring methodology.

The SHG Performance Measurement Tool is aimed at further assisting you. The Technical Note explains each indicator of the SHG performance measurement and provides the basis and method of performance measurement. A data sheet is also provided to facilitate data collection for performance measurement.

We hope that you will find the SHG Performance Measurement Tool easy to use with the help of this manual.

Self-Help Group

An SHG is a group of 10-20 individuals, voluntarily formed and related by affinity for a specific purpose. It is a group whose members use savings, credit and social involvement as instruments of empowerment.

\(^1\) Indian law requires that organisations of more than 20 persons be formally registered. This has given rise to SHGs that limit membership to 20. Banks do not lend to groups, which have less than 10 members. This has led to the minimum group size to be 10.
According to PRADAN, “A self-help group is an informal association of 10 to 20 rural women, socio-economically homogeneous, with a background of affinity, who meet regularly to transact the business of Savings and Credit. It mobilises the savings from individual members and extends credit from the funds so mobilised, to the needy members for consumption and investment purposes. The primary purpose of the SHG is to facilitate the members to save and extend to them credit, as necessary. These funds may be supplemented by funds accessed from external institutions. The group may take up agenda other than savings and credit, for fulfilment of common interests, without diluting its primary focus. The operational guidelines of the group would be generated through participatory processes. For these purposes the group would maintain an accounting and documentation system as suitable.”

This essentially means that in an SHG
- there will be 10-20 persons
- who are homogeneous - socially and economically
- have affinity towards each other, and
- meet regularly
- to save, and
- to take loans for meeting their needs - consumption and productive purposes

The SHG will state the objectives and evolve its rules for functioning. Such rules will include savings, lending, group meetings, penalties for any deviant behaviour, election and rotation of leaders and duties of leaders and the members. The group will meet regularly, on specified dates/days, at the specified place and time. The meeting will be at a common venue or if need be, held at each member’s house, by rotation.

Each SHG will elect two leaders/representatives, to represent the group. The SHG is to have regular elections — at least once in a year — when the leaders will have to seek the mandate of the members. Some promoters prefer the term representatives, and not leaders, so that the ‘position’ is seen as more of a responsibility than authority. The SHG operations are based on democratic principles and participatory processes, which means decision making will be done with the
participation of all and by majority opinion. The group will evolve proper checks and balances to ensure that the leaders are accountable to the group.

From the savings mobilised, the loaning among SHG members will be started as early as possible, based on the confidence and comfort level of the group in taking up loaning. Loans will be given from among the idle cash and bank balances, the savings, interest and loan repayments collected during each meeting. As the SHG functions on mutual trust, loans given in an SHG are without any collateral and based on the members' need and ability to repay. The group is expected to discuss in depth any loan application from the members and come to a decision on the size of the loan amount, period, rate of interest etc.

The initial loans will be small in size and therefore, predominantly for consumption purposes. As the fund availability increases (through internal mobilisation, revolving fund grants and borrowings), and the group gains confidence, the loan size also increases and will be utilised, more for income generation and investment purposes. The SHG depends on peer pressure for collecting repayments, in case of default by any member.

The group opens a savings account in a nearby bank branch. The group will keep a minimum balance for meeting any crisis needs and deposit the rest in a bank. The leaders jointly operate the bank account. While the leaders withdraw the cash from the bank, members are expected to deposit the cash by rotation. Such a system will help familiarise the bank to the members. A system will be developed to ensure accountability for cash in hand and to minimise the risk of fraud – usually the cash will be kept in a locked box and in the custody of one leader while the key will be with another leader.

The groups will maintain simple records and books of accounts to document the SHG operations and transactions. The documentation related to the operations of the SHG such as meeting proceedings, resolutions passed, attendance of the members etc., will be recorded in the minutes book and attendance register. The financial transactions related to savings, loans, income and expenditure would be recorded in the books of accounts. The members are also provided with a passbook.
wherein their transactions with the SHG are recorded in detail. Depending on the education level of the members, the SHG will utilise the services of its members, or hire a bookkeeper from the village/locality. In the absence of such an alternative, the field worker of the promoting institution (PI) will maintain the SHG documentation as a temporary measure. The SHG books will be audited once a year, generally by the field staff of the PI.

While microfinance (MF) will be the core function of the group, it will also provide a platform for taking up social issues affecting the position and condition of women. SHGs could discuss problems affecting the women members when they expand their enterprises or take up new enterprises such as excessive work load, male control of the enterprises etc., and try and address the same. The PI will provide information and awareness about various government schemes and extension facilities to the SHG and will facilitate the SHG’s access to these.

More than the provision of credit, the SHG will nurture the poor women’s ability to develop systems, practices and a culture to manage credit, which is empowering.

The idea of a federation will be mooted among the SHGs once the groups stabilise and are on the growth path i.e., after 18 months. Where an SHG federation is already functioning, a new SHG will be encouraged to seek membership after six months of functioning.

It is seen that in some groups, the peer pressure, which is very strong in the initial stages, tends to give way to complacence born out of familiarity in the later years. In these groups, members repay loans taken from the external borrowings, but are not so with loans taken from internal funds.

These indications need to be monitored, probed and corrective action needs to be taken from time to time. It is therefore important that we not only understand the characteristics of an SHG, but also ensure that the group understands as well. The performance measurement tool developed is an attempt at facilitating the SHGs, the field workers and the SHPIs in monitoring the performance indicators and taking corrective action, where needed.
Characteristics of a good SHG

The characteristics of a good SHG are listed below. They can be broadly categorised as:

- Group Constitution
- Organisation Discipline
- Organisational Systems
- Financial Management and Performance
- External Linkages
- Activities/Services undertaken by group members
- Capabilities and Achievements

It may be noted that the characteristics mentioned below are not exhaustive and additions may be made at the end of each section, based on experience.

I. Group Constitution

1. The members of the group should be homogeneous i.e., of the same sex, same neighbourhood, similar occupation and community.

   A homogeneous group tends to be cohesive, relates better with each other, and has similar needs and coping behaviour. Some promoters of SHGs are also experimenting with homogeneity in aspects like age, physical or social disability.

2. The SHG should have a unique name to give it a distinct identity i.e., the name should not be like “Mahila Bachat Sangh 2”.

3. The size of the group will be between 15 and 20, and not be limited to 10. A membership between 15-20 makes it comparatively easier for leadership to emerge and for the PI to support the SHG. Also, if an SHG has 10 members, it will find it difficult to access bank loans even if one member withdraws. This is so, as banks do not lend to SHGs if the membership is either below 10 or above 20.

   If there are 10 SHGs with membership of 20 each as compared to 20 SHGs with membership of 10 each, the staff of the NGO will find it easier to support the SHGs. Also, it is easier for capital formation, risk distribution, increased peer pressure in a group of 20 as compared to that in a group of 10.
4. All members of the SHG should be over 18 years of age and are able to contract.
5. The members should understand the purpose of forming an SHG and the long-term benefits, and not short term benefits like bank loan or gas connection.
6. Members should be aware of their responsibilities and obligations, not just rights.

Rights and Obligations of Members

1. Every member has a right to determine goals, objectives and vision of the group.
2. Every member has a right to participate in every activity of the group.
3. Every member has a right to participate in group meetings and decision making.
4. Every member has a right to participate in the leadership function.
5. Every member has a right to access loans from the pooled corpus funds of the group.
6. Every member has a right to share in the group's wealth.
7. Every member has a right to scrutinise the group's records and inspect property.
8. Every member has a right to withdraw from membership in genuine circumstances.
9. Every member is under obligation to accept goals, objectives and vision of the group.
10. Every member is under obligation to participate in all group activities.
11. Every member is under obligation to make oneself aware and abide by group norms and rules.
12. Every member is under obligation to participate in group meetings and decision making.
13. Every member is under obligation to contribute minimum agreed thrift amount to the group.
14. Every member is under obligation to act with diligence in discharge of group responsibilities.

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3 Source: Statement of Best Practices in Self Help Groups, a NABARD publication
15. Every member is under obligation to act with diligence to discharge debt liability contracted by the group.
16. Every member is under obligation to participate in supervision of group finances/businesses.
17. Every member is under obligation to defend the group at all forums.

II. **Organisation Discipline**

a. **Meetings**

1. Meetings should be convened regularly, on the specified frequency (day or date), time and place. These should be decided as per the convenience of the members, and should be held at least once in a month.
2. There should be a quorum for the meeting. Ideally all members are to attend all meetings.
3. All meetings should have a structured agenda.
4. All member transactions should be conducted during the meeting.
5. All decisions and important discussions should be documented in the minutes book.
6. Meetings should focus on social and community issues, and not just financial aspects.
7. Members should be present all through the meeting ie., they should not be coming to the meeting, marking attendance, making payments and then leaving, without waiting for the meeting to end.
8. The meeting norms should include penalty/fine for late coming, absence without intimation, leaving before the meeting.
9. The meeting should be the forum for information sharing, not just about savings and credit but also related to other issues like external linkages, social aspects, federation functioning.
10. The meetings should be participatory, with scope for members to discuss and debate.
11. Non-members including book keepers, field workers should not be involved in decision making.
b. **Savings**

1. Savings amount and periodicity should be decided mutually among the members, and start from the first meeting of the group.
2. Savings amount should be dependent on the savings ability of the group, and not based on what other groups save or what the SHPI wishes.
3. Savings should be made at least once in a month, in the group meeting.
4. All members should save an equal amount, which forms the fixed savings (thrift) of the members.
5. Withdrawal/distribution of thrift is not permitted. It is returned to the member on withdrawal from the group, after settlement of all dues by the member.
6. All members should pay their thrift to the group on time.
7. Interest, as agreed mutually by the members, should be paid on the thrift and added to the thrift.
8. Additional or seasonal savings facility may be offered only if the group has internal capacities to manage it.
9. Thrift and any other savings should be accepted only from members.

III. **Organisational Systems**

a. **Governance**

1. Leaders should be elected by the members, and should have clearly articulated roles and responsibilities.
2. Leaders should promote democratic processes and participatory decision-making.
3. The SHG should have clearly articulated rules and norms related to
   a. membership – eligibility, entry, exit, expulsion
   b. leaders – tenure, selection and change
   c. fund management – cash management, incurring and approving expenditure
   d. decision making – who to decide, how to decide
   e. norms – enforcement, penalty for non-adherence
f. savings and loan - products, terms like interest rates, eligibility  
   These norms should be enforced, and not merely written in the  
   minutes book.

4. Leaders should adopt a practice of taking members by rotation to  
   important meetings, reviews and training sessions.

5. Leaders should ensure that members share responsibility by rotation.

**Leadership Responsibilities**

It is apt to realise that leadership in an SHG is a verb and not a noun.  
The range of leadership responsibilities include the following:

1. Providing guidance for group activities
2. Assisting in information sharing among group members
3. Helping define problems and identify solutions
4. Facilitating appraisal of group performance
5. Encouraging members to offer ideas and opinions
6. Resolving conflicts and disputes among group members
7. Conducting meetings and facilitating group decisions
8. Organising, implementing and coordinating group plans
9. Facilitating financial transactions during group meetings
10. Maintaining and keeping books of accounts
11. Maintaining a bank account on behalf of the group
12. Representing the group’s interests to outside bodies
13. Conducting negotiations and doing business with other organisations
14. Rendering truthful and correct accounts to members

**b. Record Keeping**

1. Group should have awareness about the minimum books of  
   accounts and records to be maintained, and their use.
2. The minimum books of accounts and records should be available  
   with the SHG.

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4 Source: Statement of Best Practices in Self Help Groups, a NABARD publication
3. The records should be maintained regularly and should be up-to-date.
4. The records should be updated in the meeting itself.
5. Individual pass books should be with the members, and up-to-date.
6. The group should hire the services of a local bookkeeper, preferably female, if there are no literate members within the group capable of maintaining records.
7. The bookkeeper reads out the various notings made in the books of accounts and records, more specifically those noted in the minutes book and individual pass books, before closure of the meeting.
8. SHG records should be reconciled with the bank pass book and individual member pass book at least once in six months.

IV. Financial Management and Performance

a. Fund Management

1. SHG members should understand that money is fungible, and implement the understanding in practice. They should not discriminate between the source of funds, and have different norms for loans given from different sources of funds.
2. Idle cash should be less, and the group fund should be used to meet the needs of the member's credit needs.
3. Cash in hand should be as little as possible, and should be kept to meet some small emergency needs.
4. Adequate internal control systems and security should be ensured for the cash in hand. For eg., while the locked box with cash in hand is with one leader, the key may be with another.

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5. Where a bookkeeper is a man, it is observed that the SHG members tend to get influenced by the bookkeeper in taking decisions. If the bookkeeper is a woman, it has been observed that SHG members assert themselves.

6. Lack of mutual trust, at times, motivates the members to hire a bookkeeper, though there are capable literate members.

7. Comprises member thrift, accumulated surplus, interest earned on loans, fines and penalties, grants (including revolving fund) and borrowings from bank, federation etc.
Cash in bank, if high, may reflect any or a combination of the following:

a. Members practice equal distribution, and therefore are waiting for the amount to be sizeable.
b. All members have taken loans at more or less the same time, and since they practice the principle of “one member, one loan”, cash is lying idle.
c. Members are not considering the cash in bank when seeking loans, and are requesting loans on the basis of repayments in that meeting.
d. Members see no significant income-generating options, and therefore do not take loans for such activities.
e. Members are not aware of the amount in the bank

5. If there is no credit demand in the foreseeable future (say three-four months), the SHG may invest the cash as a short-term fixed deposit with the bank.

6. Members sharing responsibility for cash management in each meeting by rotation not only enhances fund management competence among members but also promotes accountability.

7. Members may deposit idle cash in the bank account, by taking turns.

8. Members should be encouraged to repay the loans taken in monthly instalments. This would improve the fund rotation within the group, resulting in increased velocity of internal lending.

9. Funds should be used for lending to members, and not to invest in assets or deposits.

10. Receipts and Payments statement should be prepared at the end of each month.

b. Loans

1. Loans can be for various purposes – consumption, income generating, health, education and for various terms – hand loan, short term, long term.

2. Loans should be given only to members.

3. Loan terms, purposes, when to give and when not to give should be decided by the members.
4. Consumption loans typically should be of small amounts, and for short term.
5. Loans to members, also referred to as internal lending\(^8\) by some, should ideally commence from the first meeting.
6. Lending should be need based. Equal distribution\(^9\) should not be practiced.
7. Loan is not a right of the member. All loan requests are to be appraised, sanctioned and disbursed during the meeting, based on criteria decided by the group like need, urgency, ability to repay, fund availability.
8. Preference may be given to sanction loans to members who are regular for meetings, and regular in timely payment of thrift.
9. Interest rate on loans and repayment norms should be clearly stated and understood by all members.
10. The SHG may decide to offer flexible repayment schedules, based on the loan purpose and amount. A small loan amount, say Rs 500/- may be given as a hand loan to be repaid in lump sum on or before a specified period.
11. Interest accrued on loan should be repaid regularly, at least once in a month, on the specified date. This should not be linked to the repayment frequency of the loan principal.
12. Group members should monitor the use of the loan disbursed, and may ask for returning the loan amount, if utilised otherwise.
13. Simultaneous/parallel loans are not to be practiced. Where given, the reason for sanctioning such a loan is to be clearly documented.
14. Periodic preparation of micro credit plans would help improve the members' credit absorption capacity and also enhance the fund management of the SHG.

V. External Linkages

a. Bank

1. The SHG has opened a bank account with the local bank branch, generally a service area bank branch.

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\(^8\) The phrase 'internal lending' should not be construed to mean that there is a possibility of 'external lending' i.e lending to non-members!

\(^9\) Lack of mutual trust may also motivate members to practice equal distribution of loans.
2. The bank account is operated regularly, leading to a healthy relationship with the bank branch.

3. The SHG may invite the Branch Manager to interact with the SHG.

4. Micro credit plan prepared by the SHG members is to be shared with the bank for accessing bank loan under the SHG-Bank linkage programme.

5. Loans taken by the SHG should be repaid promptly, within time, to ensure credit worthiness.

b. Federation

1. Form/join a federation only if it furthers the members’ interests.

2. Participate in federation meetings regularly.

3. Participate actively in the federation activities.

4. Share information with all SHG members related to the federation activities and SHG transactions with the federation.

VI. Activities/Services undertaken by group members

1. The members should use the SHG as a forum not just for savings and credit or accessing benefits, but also as a forum for social action and empowerment.

2. The members should discuss issues related to themselves and women in the village.

3. The SHG can collaborate with other SHGs or with the SHPI to address issues confronting the members and/or village women.

4. The SHG can act as a platform to share information and knowledge about issues related to women eg. health, HIV/AIDS, sanitation.

VII. Capabilities and Achievements

The SHG should achieve self-reliance i.e. without assistance of any, other than members, in managing its affairs in the following areas:

a) Fund Management

1. Members understand money and are comfortable with handling money.
2. Members are comfortable handling bank transactions – deposits and withdrawal.
3. Members take decisions related to investment of cash in banks as short-term deposits.

b) Decision Making
1. Members are able to take decisions independently on loan sanctioning.
2. Members are able to independently decide on loan policies and terms, SHG norms, rules and regulations.
3. Members are able to take independent decisions on enforcement of norms.
4. Members are able to decide independently when to borrow and from where to borrow.

c) Conflict Management
1. Members are able to resolve independently conflicts arising out of sanctioning of loans.
2. Members are able to resolve independently conflicts arising out of enforcement of norms.
3. Members are able to resolve among themselves conflicts related to interpersonal relationships.
4. Members are able to resolve conflicts related to reconciliation of transactions.

d) External Linkages
1. SHG members are able to develop relationships and interact with other SHG members.
2. Members and leaders are able to interact with the bank staff for bank transactions and accessing bank loans.
3. The SHG is a member of the federation as it benefits its members, and not because the SHPI wants it.
4. SHG members are able to develop relationships and interact with village level and higher tier institutions and officials.
e) **Record Keeping**

1. The SHG is able to ensure existence of minimum books of accounts and records at all times.
2. SHG books of accounts and records are maintained either by a member or by hiring the services of a local bookkeeper.
3. Book keeper honorarium is paid by the SHG itself, and not by the SHPI.
4. SHG ensures periodic reconciliation (at least once in six months) of SHG books of accounts and records with the individual member pass book and bank pass book.
5. SHG financial statements are prepared at least once in six months by the book keeper.

**Dos and Don'ts in SHG Promotion**

Based on the above mentioned good characteristics of an SHG, a list of Dos and Don'ts is provided below.

<table>
<thead>
<tr>
<th>Dos</th>
<th>Don'ts</th>
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<tbody>
<tr>
<td><strong>Group Constitution &amp; Governance</strong></td>
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<tr>
<td>1. Rules/Byelaws for group management should be framed through consensus</td>
<td>1. No member in a group must be a minor</td>
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<tr>
<td>2. Leadership roles, tenure, selection and termination should be clearly defined</td>
<td>2. Meetings (frequency, place, time) should be decided at the convenience of the members, not at the convenience of the book keeper or field worker.</td>
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<td>3. Group leaders should be elected</td>
<td>3. Holding of group meeting only at convenience</td>
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<td></td>
<td>4. Holding of group meeting only at leaders' house (if alternative is available)</td>
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<td></td>
<td>5. Laxity in enforcement of group discipline norms</td>
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<td></td>
<td>6. Irregularity in attendance</td>
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<tr>
<td><strong>SHG Performance Measurement Tool</strong></td>
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<td>----------------------------------------</td>
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<tr>
<td><strong>Fund Management</strong></td>
<td></td>
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<tr>
<td>1. All transactions at meeting place only</td>
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<td>2. Record reasons for all decisions and fund transactions</td>
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<tr>
<td><strong>Savings</strong></td>
<td></td>
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<tr>
<td>1. Fixing minimum monthly thrift</td>
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<td>2. Thrift collections at meeting only</td>
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<tr>
<td><strong>Loans</strong></td>
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<tr>
<td>1. Framing a Loan Policy</td>
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<td>2. Lending should be need based.</td>
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<tr>
<td>3. Credit decision making at meeting only</td>
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<tr>
<td>4. Monthly repayment of at least interest for all loans</td>
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<td>5. Drawing of separate schedules for principal and interest repayments</td>
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<tr>
<td>1. Equal distribution of loans.</td>
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<tr>
<td><strong>Record Keeping</strong></td>
<td></td>
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<tr>
<td>1. Keeping records up to date and close the books by year end</td>
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<tr>
<td>2. Fixing responsibility for safe keeping of records</td>
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<tr>
<td>3. Book-keeping by group members themselves</td>
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<tr>
<td>4. Pay honorarium to person retained for writing accounts</td>
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<tr>
<td>5. Recruit a woman to do book keeping</td>
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<td>6. Reconcile member pass book with the SHG records, once in six months</td>
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<td>7. Finalise accounts at the end of each year and share the same with members</td>
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<tr>
<td><strong>Notes</strong></td>
<td></td>
</tr>
<tr>
<td>1. Members/Leaders holding large cash balances</td>
<td></td>
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<tr>
<td>2. Outsiders handling group's money</td>
<td></td>
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<tr>
<td>1. With-holding thrift of members leaving the group</td>
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<tr>
<td>2. Leaders or a few members taking most of the loans</td>
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<td>3. Holiday for principal or interest repayment</td>
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<td>4. Leniency in default management</td>
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<td>5. Giving multiple loans to same individual.</td>
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<td>2. Indifference to book keeping.</td>
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SHG mapping over age

The process of group formation and the path through which it matures into a strong and stable group with (close) facilitation from the SHPI staff is summarised in the table below:

<table>
<thead>
<tr>
<th>Stage and focus</th>
<th>Timeline</th>
<th>SHG Progress Markers</th>
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</table>
| **Stage I**     | 1 to 6 months | - SHG formed with 10-20 homogeneous women as members  
| Formation       |          | - Name of group decided  
|                 |          | - Monthly savings fixed  
|                 |          | - Norms and rules formulated  
|                 |          | - Leaders elected  
|                 |          | - Members attend meetings - weekly, fortnightly or monthly  
|                 |          | - Cash box rotation in place  
|                 |          | - Identify book keeper  
|                 |          | - Book keeping and record maintenance training started.  
|                 |          | - Loaning activity started.  
|                 |          | - All members can say the SHG name.  

| **Stage II**    | 6 to 12 months | - SHG conducts regular meetings and carries out transactions as per norms and rules set  
| Stabilisation   |          | - Average attendance is greater than 75%.  
|                 |          | - Loan being scheduled on monthly or weekly basis.  
|                 |          | - Inculcate values of strict financial discipline - both principal and interest received on time — with no defaults.  
|                 |          | - Inculcate values of participation, free exchange of views among members  
|                 |          | - Decide on roles and responsibilities of leaders  
|                 |          | - Book keeper able to fill the routine entries  
|                 |          | - Open bank account  
|                 |          | - Take membership in federation, if any  


<table>
<thead>
<tr>
<th>Stage</th>
<th>Growth</th>
<th>12 to 24 months</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>□ Effective utilisation of credit from internal funds and seeks external finance</td>
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<td></td>
<td></td>
<td>□ Bank account operational</td>
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<td></td>
<td>□ Either bank linkage done or planning for bank linkage</td>
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<td></td>
<td></td>
<td>□ Regular and active participation in federation activities (if member of federation)</td>
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<td></td>
<td></td>
<td>□ Book keeper stable</td>
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<td>□ Leaders and members undergo training on aspects related to SHG functioning</td>
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<td>□ One round of dividend distributed</td>
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<td>□ Election of leaders</td>
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<td></td>
<td>□ Take interest in social aspects</td>
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<thead>
<tr>
<th>Stage</th>
<th>Self Reliance</th>
<th>24 to 36 months &amp; beyond</th>
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<td></td>
<td></td>
<td>□ Accessing funds from banks and other financial institutions for livelihood activities</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>□ Organising suitable organisations for running the activities</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>□ Undergo training on aspects related to loan portfolio management and income-generating activities</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>□ Develop capacity to self-manage activities</td>
<td></td>
</tr>
</tbody>
</table>
SHG Performance Measurement Tool - Technical Note

The technical note on the SHG Performance Measurement Tool is based on the SHG characteristics mentioned above and the standards set by Sa-Dhan. For some indicators, it is felt that the SHG will take time to arrive at that level of expected functioning, and is dependent on the SHG age (refer to SHG mapping over age for progress markers). For an SHG’s performance to be measured on such indicators, the minimum age of the SHG’s functioning is specified. For example, it is expected that the SHG members would take at least six months to develop an understanding of the SHG, its functions and processes, and then participate in decision making. Therefore, the SHG’s performance is not measured on this indicator, during the first six months of functioning.

The frequency of performance measurement should be decided by the promoting institutions depending on the requirement.

I. Group Constitution

1. Group purpose (vision and goals)

Measures: The level of awareness among members, more particularly related to the SHG vision and goals. The indicator is to understand the shared meaning that the members have about the existence and future of their group. The group is expected to have both economic and social perspectives and therefore rated on both these aspects, separately.

Influences:
- SHG functioning – its activities
- Roles and responsibilities of the members
- Loan distribution and purposes

Standard: The purpose, vision, mission for forming the SHG is the overall development of the women – themselves and their families, and increase in standard of living.
Calculation: The members are asked as to why the group is formed, what is the purpose behind it, and how they would like to see themselves after five years. Ideally, the members should have formed the SHG for their advancement – economic and social, and not just for accessing loans or government benefits, or because the PI told them so. If members respond that the SHG is formed for accessing loans and do not mention any social objectives or empowerment, the assessor will rate the SHG only on the economic aspect, and will rate the SHG as unsatisfactory on the social aspect.

Based on interaction with members, the performance measurement is done separately for both social and economic aspects, and is as follows:

**Economic**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>Taking loan for increasing income</td>
</tr>
<tr>
<td>b</td>
<td>Acessing bank/external loans</td>
</tr>
<tr>
<td>c</td>
<td>Savings &amp; Credit</td>
</tr>
<tr>
<td>d</td>
<td>Access benefits/Revolving fund</td>
</tr>
</tbody>
</table>

**Social**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>Almost all members (i.e. &gt;80%) are able to articulate</td>
</tr>
<tr>
<td>b</td>
<td>over 50% of the members are able to articulate</td>
</tr>
<tr>
<td>c</td>
<td>group leaders and 2-3 members are able to articulate</td>
</tr>
<tr>
<td>d</td>
<td>only group leaders are able to articulate</td>
</tr>
</tbody>
</table>

2. **Group Composition**

**Measures:** The degree of homogeneity and cohesiveness among the members. The SHG cohesiveness is dependent on the homogeneity of its members’ economic class, neighbourhood and the ‘we’ feeling among the members.\(^{10}\)

\(^{10}\) The issue of caste homogeneity is not being considered as SHGs are expected to help break the caste barriers. Also, it is observed that in many instances, people reside in clusters within the village based on caste composition i.e., there will be an SC colony etc.
Influences:

- Problem solving and conflict resolution mechanisms within the SHG
- Internal loan repayment rate and default mechanism
- Mutual understanding
- Attendance in meetings

Standard: All members should be of similar economic composition and from the same locality or vicinity. Similar economic composition results in similar economic needs while geographical proximity ensures greater participation, peer monitoring and pressure.

Calculation: The economic class is mainly defined by the main occupation of the member/family, the level of income and a proxy indicator like the type of ration card held (white or coloured). Additional indicators that can be collected in the process include the type of farming (tenant, own, shared, etc.) in the case of agriculture being the occupation.

Homogeneity in neighbourhood is assessed based on the residence proximity among the SHG members.

The person rating the SHG needs to consider majority in the economic and geographical proximity aspects. The following example would provide an idea. Consider an SHG, which has 15 members with the following occupation.

- Agriculture Labourers =10
- Vegetable Vendors= 5

Both occupations may provide income in the range of Rs 30-50/- per day. However, in case of agricultural labour, opportunities are seasonal and dependent on the monsoon, while in the case of vegetable vendors, opportunity is daily. Hence, we consider the members as belonging to two different economic status, with 10 as the homogeneity in economic class. Therefore, the performance here is (10/15) per cent or 67 per cent resulting in a rating “Good”.
II. Organisational Discipline

3. Regularity of meetings (in past six months)

**Minimum condition:** The group should meet at least once in a month.

**Measures:** The regularity of meetings in the SHG and indicates the SHG’s discipline to conduct meetings on a regular basis.

**Influenced by:**
- Attendance level
- Enforcement of norms
- Participation in financial and non-financial decisions
- Group cohesiveness
- Group meeting their (member) needs

**Standard:** to be held regularly on fixed date/day, time and place.

**Data Collection:** This information can be collected from the Attendance Register and/or Minutes Book maintained by the group. The number of meetings held is recorded
- for the past 26 weeks, in the case of weekly meetings, or
- for the past six months, in the case of fortnightly/monthly meetings.

**Calculation:**

\[
\frac{\text{Number of meetings conducted (last six months)} \times 100}{\text{Number of scheduled meetings}}
\]

4. Attendance at meetings (in past six months)

**Measures:** The SHG members’ attendance in the meetings conducted, over the past six months.

**Influenced by:**
- Regularity of meetings

**Influences:**
- Discipline among members
Members’ interest in the SHG
Member participation in SHG functioning

**Standard:** An attendance rate above *90 per cent*

**Data Collection:** Collected from the Attendance Register and/or Minutes Book of the group. The number of members attending each meeting and the total number of members on that date are recorded.

**Calculation:**

\[
\frac{\text{Cumulative Attendance} \times 100}{\text{Number of Meetings Conducted} \times \text{Number of SHG Members}}
\]

**Note:** Cumulative attendance is the sum of the attendance in meetings for the six-month period under consideration.

5. Participation of members in decision making

**Minimum condition:** SHG to complete six months of functioning

**Measures:** The effective participation levels of SHG members in the decision-making process, both financial as well as non-financial aspects.

**Influenced by:**
- Facilitation of book-keeper or PI field staff
- Purpose of the SHG
- Regularity of meetings and attendance in meetings conducted

**Influences:**
- Ownership among members
- Loan sanction, monitoring usage and repayment
- Enforcement of norms

**Standard:** More than 75 per cent of the members are participating in the decision-making process
Data Collection: Keenly observe the participation in discussions, member awareness of the issues related to the SHG, whether the SHG is dominated by a few - field staff, book keeper, leader(s). The indicative questions for rating this indicator could be members’ approval in giving loans, default management mechanisms, member awareness of previous decisions and their participation in making those decisions.

Calculation: Observe if the number of members participating in the discussions and decision-making are less than one-third, less than half, less than three-fourths or over three-fourths. Based on this give the rating as un-satisfactory, satisfactory, good or excellent. If the rating is done while the group is not having a live meeting, then interact with the members about the decision-making process and how decisions are taken.

6. Regularity of savings (past six months)

Minimum condition: Minimum monthly fixed savings should be prescribed.

Measures: The regularity of savings in an SHG, in the past six months.

Influenced by:
- Enforcement of norms
- Amount of savings prescribed
- Repayment terms of existing loan

Standard: A savings rate of 100 per cent.

Data Collection: To be collected from the savings details of the general ledger or member ledger and to be cross-checked with the minutes book.

Calculation:

\[
\text{Total savings collected (during six months) \times 100} \\
\text{Monthly Savings \times Total Number of members \times six (months)}
\]

\[11\] It has been observed in some groups that where members find it difficult to repay loan instalments and also save, give importance to the loan repayment first and then to the monthly savings.
For example, consider an SHG that has 15 members with the monthly savings being Rs 20/- per month. If the total savings collected during the past six months is Rs 2,490, the regularity of savings is

\[
\frac{2490}{15 \times 30 \times 6} = 92.22\%
\]

III. Organisational Systems

7. Rules and regulation

Measures: The existence of norms related to savings, meetings, loans and governance and implementation of these norms.

Influenced by:
- Promoters’ philosophy and field staff
- Leadership in the SHG

Influences:
- Member participation
- Loan repayment
- Functioning of the SHG

Standard: Should have norms established ie., members should be aware of the norms related to attendance, savings, loans and governance. These norms after being established, should be implemented.

Data Collection: The existence of norms should be judged by interacting with members, while enforcement of the same may be judged by verification of records such as minutes book, member ledger and pass book.

Calculation:

If the norms exist in SHGs, then verify if norms exist for each of the area mentioned - attendance, savings, loan and governance. Based on

\[\text{Like entry/exit of members, election of leaders/representatives}\]
existence of the number of norms, rating will be given. Similarly, on
verification of records, implementation of norms is judged and rated
accordingly. For example, if an SHG says it has a norm of collecting a
fine for late coming or absenteeism, then its enforcement could be
checked by referring to the minutes book and receipts in the cash book/
member ledger.

8. Periodic election of leaders

Minimum condition: SHG to complete one year of functioning

Measures: The periodicity of election of the leaders. This is not to be
confused with change in leadership, but the opportunity for SHG
members to change leadership, if they feel so.

Influences:
- Shared responsibility
- Participatory decision making
- Member awareness about the SHG functioning
- Equal opportunity to all members

Standard: elections should be held at least once in year

Data Collection: The minutes book is verified for conduct of election.
The members can also be asked about the procedures, during the
meeting, which would help cross-check if elections were held for real.

Calculation: Examine whether elections are conducted or not, and rate
as per the scale.

9. Book-keeping and Documentation

Measures: The regularity in updating the books of the SHG and the
correctness of recording transactions. This indicator focuses on whether
the SHG maintains the basic minimum books of accounts and records,
which are necessary as per the standard accounting norms and whether
these books are up-to-date.
The basic minimum books of accounts and records for an SHG are the cashbook, ledger, individual passbook and minutes book. Refer to the section ‘Rating SHG Books of Accounts and Records’ for greater details.

**Influences:**
- Transparency in transactions
- Protection of member funds
- Accountability within the SHG
- Member confidence in SHG

**Standard:** All the basic minimum books of accounts and records should be available, and updated regularly with accuracy.

**Calculation:** This involves examining the above referred to four books of accounts and records maintained by the SHG and giving a score for each. In these books, it is to be observed as to whether the information related to attendance at the meeting, recording of decisions taken, loan disbursement and repayment, savings collection, cash in hand and bank, member-wise savings and loan outstanding is updated on a regular basis and is mentioned correctly without errors. These records are to be cross-checked for accuracy.

**IV. Financial Management and Performance**

**Minimum condition:** SHG to complete six months of functioning

10. **Management of Group fund**

a. **Rotation of Fund**

**Measures:** Rotation of funds within an SHG i.e., the circulation of money from SHG to its members.

**Influenced by:**
- Regular loan repayment
- Opportunities for productive deployment of loan
- Need-based lending
Standard: At least twice the average corpus

Data Collection: The cumulative loan amount disbursed by the SHG since its inception, is to be collected from loan details of the ledger / loan ledger. In case of non-availability of such data, loan disbursed at least in the past one year is to be calculated. Where the balance sheet of the SHG is not available, the same is to be prepared, to calculate the average corpus\(^{13}\) of the SHG.

Calculation:
Cumulative loans disbursed by the SHG (since inception)
Average corpus
Average corpus is calculated as
opening corpus for the year + closing corpus for the year /2
and, in cases where there is no opening balance, only closing balance is taken.

b. Loan disbursement to members:

Measures: The loan distribution pattern among the members. It describes whether loans are taken by a few members or by many members. It is a measure of the considerations that the group has in order to sanction any loan to its members.

Influenced by:
- Members’ participation in financial decisions
- Fund availability
- Risk profile of group - mutual trust among members
- Leaders’ domination

Standard: The SHG should lend to its members based on their need, and to many members. The loan portfolio should be distributed at least over 60 per cent of the members. This indicates that needs of more members are met, lending decisions are not dominated by the leaders, and the lending risk is not concentrated among a few members.

\(^{13}\) Corpus is total fund of the group that includes total savings, interest, fines, commission, bank balance, cash, outstanding bank loan, and any other income that belongs to the SHG, less expenses
Data Collection: Data collected on outstanding loans will help calculate the number of members having loan outstanding. Examine whether the loans are given on need based or distributed equally or given repeatedly to a few members.

Calculation:

\[
\text{Number of members having loan outstanding} \times 100 \quad \text{Total SHG members}
\]

11. Loan Quality

a. Loan Repayment by Members

Measures: The repayment performance levels of the SHG since inception.

Influenced by:
- Loan appraisal and approval process
- Loan repayment terms
- Enforcement of norms - credit discipline
- Monitoring of loan usage

Standard: A performance of \( \geq 95 \) per cent is considered excellent while loan repayment below 75 per cent is considered risky.

Data Collection: Loans disbursed to and repaid by the SHG members since its inception are to be collected along with details of prepayment. The receipts and payments of the SHG will provide the details of disbursement and repayment, while the loan ledger will provide information related to prepayment.

Calculation:

\[
\text{Cumulative loan collection - prepayments} \quad \text{Total loan principal due}^{14}
\]

---

14 As on the last day of the previous month to assessment date
b. Portfolio at Risk > 60 days

**Measures:** The risk associated with the SHG’s current loan portfolio. It shows that portion of the loan portfolio which is due, and not repaid for more than 60 days. A high portfolio-at-risk ratio implies poor portfolio quality and high future risk.

**Influenced by:**
- Loan repayment rate
- Age and size of loans in default - recently given or old loans with last few instalments pending

**Standard:** Ideally, the PAR should be 0 per cent. However, if an SHG manages to limit PAR at 10 per cent, it is considered as an excellent performance.

**Data Collection:** Loan principal balances with arrears greater than 60 days, as on the last day of the previous month, are to be collected. These balances are arrived at based on the loan given date, loan principal due, principal repaid, number of instalments and frequency of instalments.

**Calculation:**
\[
\text{Sum of the loan principal balances with arrears > 60 days} \div \text{Outstanding Portfolio}
\]

12. Track Record with lenders

**Minimum condition:** SHG to complete two years of functioning

**Measures:** The parameter tends to track the repayment rates of the SHG with the lenders. The parameter also tends to track the reputation of the SHG with these institutions, indicated by repeat loans. The SHG is to be rated on this indicator after two years of functioning.

**Influenced by:**
- Repayment of borrowings
- Relationship with the local banker
- Reputation of the SHG promoting institution
- Existence of a SHG federation
**Standard:** Ideally, the SHG should have borrowed at least twice from the lender and repay the loan taken fully.

**Data Collection:** Loan passbook issued by the bank or the federation and the ledger of the SHG will provide information related to the borrowings of the SHG.

**Calculation:** The rating is to be given based on the number of loans taken by the SHG and the repayment of the same. If the SHG has taken more than two loans and repayment rate of the latest loan is regular or 100 per cent, then the SHG will be rated as “excellent”. If the SHG has taken more than two loans, for the purpose of rating, repayment rate of the latest loan is to be considered. If repayment is not regular or 100 per cent, then the SHG will be rated as “good” though the SHG has accessed borrowings more than twice.

V. External Linkages

**Minimum condition:** SHG to complete six months of functioning

13. **Linkages with Banks and Financial Institutions/Cluster/Federations**

**Measures:** The existence of linkages with banks, financial institutions and cluster federations.

**Influences:**
- Long-term sustainability of SHG
- Fund availability
- Relationships with external world
- Leadership development

**Standard:** The SHG should have external linkages for extending savings and credit facilities to its members.

**Data Collection:** Verify with the members, if the SHG has linkages with banks, financial institutions or federations. If yes, assess the existence of savings and credit facilities with these institutions.

---

15 Federations are included in this indicator, as in some instances, SHGs are linked to the external world only through the federations.
**Calculation:** If the SHG has been borrowing regularly from banks, FIs or cluster federation, it indicates existence of external linkages for credit. If the SHG has repaid the loan during the current/past one year and has no current outstanding, it may still be considered as existence of external linkage. However, if the SHG has taken a bank loan and repaid it completely, say, two years back and has no subsequent borrowing, the SHG will be rated as not having external linkage for credit. Similarly, if the SHG offers flexible savings products to its members by linking with any of the above-mentioned institutions, it indicates existence of linkages for savings products. It may be noted that in savings products, we are looking at the existence of the facility, and not the patronage per se.

**VI. Activities/Services undertaken by group/members**

**Minimum condition:** SHG to complete one year of functioning

**14. Social and Community Action by SHGs:**

**Measures:** The social and community initiatives taken by the SHG. This indicator does not take into consideration the complete aspect of social intermediation, as the rating tool is predominantly focused on the financial perspective. However, the indicator tries to understand if the SHG has initiated any action in the direction of social intermediation.

**Influences:**
- Women's empowerment
- Increased respect for women
- Solidarity among women

**Standard:** The SHG should have initiated at least some social and community action, and not just limit itself to financial intermediation.

**Data Collection:** Verify with the members if they have initiated any activities in the arena of social and community action, since the SHG’s inception. What is important for rating this indicator is whether the SHG has initiated/ participated in any such activities and not the quality or relative importance of such activity.

**Calculation:** The rating basis is as follows:
- Over three activities implemented/participated - Excellent
- At least two-three activities implemented/participated - Good
SHG Performance Measurement Tool

- At least one activity implemented/participated - Satisfactory
- No activity implemented/participated - Un-satisfactory

VII. Capabilities and Achievements

Minimum condition: SHG to complete two years of functioning

15. Self reliance in managing affairs:

Measures: This indicator looks at five parameters crucial to the assessment of self reliance of an SHG viz fund management, decision-making, conflict management, external linkages and record keeping.

Influenced by:
- Member education
- Facilitation by the PI
- Literacy levels among the members/community
- Homogeneity
- Leadership

Standard: Self-management/reliance in managing the affairs of the SHG.

Data Collection: Verify with the members as to how decisions are taken for each of the parameters mentioned. Verify the existence of characteristics mentioned earlier related to self reliance. Probe the members as to how decisions were taken in each of the parameters and if needed, probe by providing simulative situations. For example:

- Ask for any situation where there was a conflict among members or with other SHGs and how it was resolved
- Ask how the group decides on idle cash balances and when to deposit and withdraw from bank or federation
- Ask for what happens when the book-keeper or the field worker does not come for the meeting - will it be held, delayed or postponed.

Calculation: The rating basis is as follows:
- Self-management - Excellent
- Managed with community/federations support - Good
- Managed with PI support - Satisfactory
- Managed by community/federation/promoter - Un-satisfactory
Steps for implementation of Sa-Dhan Performance Measurement Tool

Now that you are familiar with the SHG performance standards and the indicators, the following steps will help in implementing the Sa-Dhan Performance Measurement Tool.

1. Translate the tool and data sheet in your local language.

2. It would be ideal, if the User Manual were translated into the local language.

3. Provide a one-day orientation to the field staff, on the tool, based on the User Manual.

4. Assist the field workers in doing a field-testing of the tool.

5. Review the experience of field-testing and provide necessary clarifications.

6. Use the tool to measure the performance of the SHGs at least once in six months.

7. At the end of the performance measurement, share it with the SHG members. It would be more beneficial if the field worker does the measurement, involving the SHG members.

   Note: It is to be noted that the field worker does the performance measurement. However, by involving the SHG members, it will help the members look at their SHG critically, understand the areas of strength and weakness. Such a practice would also serve as a capacity-building input.

8. The field worker may use a portable black board, with the performance measurement sheet painted on it. Using a chalk piece, the rating can be done for each SHG, and later transferred to the sheet.

9. The performance measurement would help the SHG members and the field worker to not only identify the strengths and areas...
for improvement, but also would indicate the change in performance when compared with the previous measurement.

10. The measurements may be consolidated cluster-wise and analysed to understand the capacity-building needs for the SHG members, leaders and field workers.

11. Comparison of current and previous ratings indicates the effectiveness of the SHPI efforts.

12. Use the consolidated measurements to highlight the performance of SHGs in various fora like bankers, SHPI networks etc.

Based on the functioning of the SHGs promoted by an SHPI, where possible, the Sheet may be adapted appropriately, without losing the spirit. For example, where SHGs practice monthly meetings, the rating tool may be adapted as follows:

**Original**

<table>
<thead>
<tr>
<th>Regularity of meetings in last 6 months (Pre-condition: minimum monthly meetings)</th>
<th>100% meetings held</th>
<th>75% - 99% meetings held</th>
<th>51% - 74% meetings held</th>
<th>&lt;= 50% meetings held</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10</td>
<td>7</td>
<td>4</td>
<td>0</td>
</tr>
</tbody>
</table>

**Adapted**

<table>
<thead>
<tr>
<th>Regularity of meetings in last 6 months (Pre-condition: minimum monthly meetings)</th>
<th>all 6 meetings held</th>
<th>5 meetings held</th>
<th>4 meetings held</th>
<th>&lt;= 3 meetings held</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10</td>
<td>7</td>
<td>4</td>
<td>0</td>
</tr>
</tbody>
</table>

Such an adaptation will make it easier for the members and the field workers to rate the SHG easily.
# SHG Performance Measurement Sheet

<table>
<thead>
<tr>
<th>Name of the SHG</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of the Village &amp; Block</td>
<td></td>
</tr>
<tr>
<td>Name of Federation/Cluster</td>
<td></td>
</tr>
<tr>
<td>Rating done by</td>
<td></td>
</tr>
<tr>
<td>Formation Date</td>
<td># of members</td>
</tr>
<tr>
<td>Monthly Savings</td>
<td># of Leaders</td>
</tr>
<tr>
<td>Meeting Frequency</td>
<td>Monthly/fortnightly/weekly</td>
</tr>
<tr>
<td></td>
<td>Meeting Day</td>
</tr>
<tr>
<td></td>
<td>Meeting Time</td>
</tr>
<tr>
<td></td>
<td>Meeting Venue</td>
</tr>
</tbody>
</table>

1. Majority number of members from same/similar

<table>
<thead>
<tr>
<th>Economic class</th>
<th>Neighbourhood</th>
</tr>
</thead>
<tbody>
<tr>
<td>(based on occupation/ family income)</td>
<td>(same street/ward/basti/area)</td>
</tr>
</tbody>
</table>

2. Meeting Details (for previous six months)

<table>
<thead>
<tr>
<th>S#</th>
<th>Month</th>
<th>Date</th>
<th>Attendance</th>
<th>Total monthly savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td>Total (a)</td>
</tr>
<tr>
<td>8</td>
<td></td>
<td></td>
<td></td>
<td>Expected (b)</td>
</tr>
<tr>
<td>9</td>
<td></td>
<td></td>
<td></td>
<td>Percentage (a/b)</td>
</tr>
</tbody>
</table>

Balance Sheet:

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Amount</th>
<th>Assets</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Savings</td>
<td></td>
<td>Members’ Loan Outstanding</td>
<td></td>
</tr>
<tr>
<td>Revolving Loan Fund</td>
<td></td>
<td>Fixed Deposits in Banks</td>
<td></td>
</tr>
<tr>
<td>Other Grants</td>
<td></td>
<td>Savings in Cluster/Federation</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Deposit in Cluster/Federation</td>
<td></td>
</tr>
<tr>
<td>Loan – Cluster/Federation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan – Bank</td>
<td></td>
<td>Cash in bank</td>
<td></td>
</tr>
<tr>
<td>Accumulated Profit/(Loss)</td>
<td></td>
<td>Cash in hand</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>S#</td>
<td>Name &amp; Designation</td>
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