ORGANIZATION AND LEADERSHIP (BWEE-006)
ASSIGNMENT 1(TMA-l)
BWEE-006

Assignment Code: BWEE-006/TMA-1/26-27
Maximum Marks: 100

Answer all questions. Questions 1 to 6 carry 10 marks each. Question 7 carries 40 marks.

1. Explain the phases in formation of Self-Help Groups (SHGs) in a rural setting. (10)
2. What are the advantages of SHG clusters and federations? Explain giving example. (10)
3. Describe "SHG- Bank Linkages". What is the role of NABARD in promoting SHGs? (10)
4. Discuss one case study highlighting the role of women's cooperatives or associations. (10)
5. What is the role of the Government and NGOs in SHG formation and credit support? Give examples to support your answer. (10)
6. What are the common resources for conflict in SHGs? How can conflict be avoided? (10)
7. Discuss in detail the planning of a training session on **any two** of the following themes: (20 + 20)
   a. Community women leaders
   b. Cooperative principles
   c. SHGs as affinity groups
   d. SHGs and women's empowerment

   Give details of **one training session in each case** specifying the target group, duration, training method(s) and training aid(s) to be used.

1. Explain the phases in formation of Self-Help Groups (SHGs) in a rural setting. (10)

Answer

A Self-Help Group (SHG) is a small, voluntary association, usually of women from broadly similar economic circumstances, who save regularly, solve common problems and help members obtain affordable credit. In a rural setting, a successful SHG does not appear fully formed. It develops through several connected phases in which trust, collective discipline and leadership gradually grow.

1. Understanding the village and identifying members

The first step is to understand the social and economic conditions of the village. A community resource person, local NGO worker or livelihood-mission facilitator meets households, particularly poorer and socially excluded families. Informal discussions reveal problems such as irregular income, dependence on moneylenders, low mobility and lack of control over savings. The facilitator explains that the group belongs to its members, not to the promoting agency. Women who are willing to meet regularly and cooperate are encouraged to form a group. Attention is given to including vulnerable households while respecting members' ability to work together.

2. Group formation and building mutual trust

Generally, a manageable group consists of about ten to twenty members, although programme rules and local conditions may allow exceptions. Members choose an agreed meeting day, place and language. They discuss the purpose of the group, decide the amount of regular savings and set simple membership rules. The earliest meetings are especially important: women get to know one another, learn to speak in front of others and develop confidence that decisions will be collective. An external facilitator should encourage participation but should not permanently control the group.

3. Establishing savings and financial discipline

Regular savings are the practical foundation of an SHG. Every member contributes an affordable agreed amount, even when individual contributions are small. The group keeps the money securely, opens a bank account as appropriate and maintains a savings register, cashbook, minutes book and member-wise loan records. Members check balances in meetings. The purpose is not merely to collect money; it is to establish reliability, transparency and a habit of discussing financial needs openly. A group that skips meetings or does not reconcile its accounts can lose trust even before it seeks outside credit.