

How do We Start? How to form SHG?

Even a thousand-mile journey starts with a single step forward. The first step for forming an SHG is also simple -

- Visit the very poor families in your village
- Talk to them
- If the people do not know you, first talk to them about yourself.

It is important to be known to the people and to win their trust.

- ◆ Talk to the elders in the village, explain your plan to them and request for their support



You will need to keep a small notebook. Please copy this list on your notebook. Use it for every family you visit.

Whenever you visit a poor family,

- Speak to the womenfolk
- Ask what is the most important issue for the family
- Write all details as per your list.

Every time you visit such families, please tell them that you are not distributing or promising any subsidy money under any scheme. This is very important to avoid misunderstanding at later stages.

This is called 'Preliminary Survey'. This helps you to understand the needs of each individual family.

You will need to visit the same families again. When you see them for the second time, you will be able to tell each family how you have seen and spoken to other families, who also have very similar problems like them.

By visiting the families, you will be able to know which of those families could come together in Self-Help Groups. You will also understand what their common requirements and problems are.



How are Groups Formed?

When you speak to families in a locality, you will find that some kind of mutual liking already exists between many of them. Some known reasons for mutual affinities are:

- Similar experience of poverty
- Similar living conditions
- Same kind of livelihood
- Same community or caste

- Same place of origin

It will be easy at this stage to find out which families are likely to get together better.

**What type of families do we visit,
for forming SHGs?**

Ask these questions about each family:

1. Does the family have only one earning member?
2. Does the family bring drinking water from faraway place?
3. Are the women compelled to go far in the open in the absence of latrine?
4. Are there old illiterate members in the family?
5. Are there permanently ill members in the family?
6. Are there children in the family who do not go to school?
7. Is there a drug addict or a drunkard in the family?
8. Is their house made of *kuccha* material?
9. Do they regularly borrow from the moneylender?
10. Do they eat less than two meals a day?
11. Do they belong to scheduled castes or scheduled tribes?

**IF 'YES' IS THE ANSWER FOR THREE OR
FOUR OF THESE QUESTIONS, YOU CAN
CONSIDER THE FAMILY AS POOR.**