

4.1 Adequate emphasis on capacity building of SHGs

Experience with women's SHGs has shown that the three steps crucial for building the capacity of SHGs are: (i) exposure visit to successful SHGs, (ii) intensive training on SHG concept, vision building, record keeping, maturity criteria, enterprise development, etc., and (iii) follow-up nurturing of SHGs by village-based community organisers during monthly meetings for at least one year. These aspects have been discussed earlier in this paper.

4.2 Proper facilitation of credit management system in SHGs

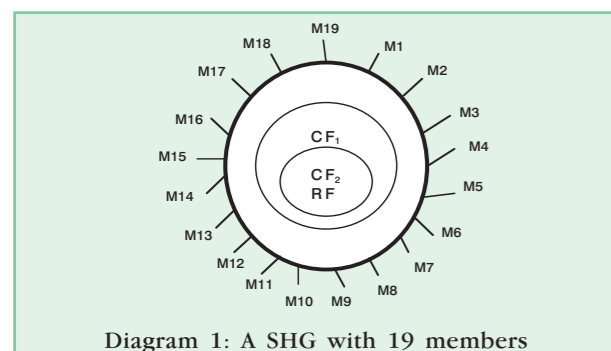
During the community organisation phase, SHGs pass through the following three stages with regard to management of credit. These stages must be kept in view by outsiders while taking a decision about provision of RF or BL to the groups.

Stage I: During this stage, the common fund-1 (CF-1) develops in the group through regular savings by all members. As the amount of CF-1 increases, the level of confidence among members also increases.

Stage II: During this stage, the group begins circulating the CF-1; with the result that the common fund-2 (CF-2) also gets created which includes interest earned through internal lending. As Stage II progresses, the members develop various skills such as management skills, entrepreneurship skills and self-discipline. During this stage, the group evolves a number of norms, namely: eligibility criteria for loans, maximum amount to be given to a person, rate of interest, penalty for defaulters and latecomers, etc. Many innovative groups have also developed terminal settlement norms for those members who want to leave the group (due to their unwillingness to follow the common norms or any other reason). In such cases, the person will be entitled only to his/her own savings under CF-1. The outgoing member does not have any rights over the funds in CF-2. The above norm has been developed to encourage members to stay together in the group. As the size of CF-2 increases, the motivation for members to stay in the group also increases (because of their greater stake in the CF-2).

Stage III: During this stage, the group becomes eligible for taking RF from external sources. Practical experience has shown that the sustainability of the RF is high in the following two situations:

- Where group members have developed proper norms for terminal settlement of account (as per details



indicated above) so that there is an inbuilt disincentive for those who want to leave the group.

- Where group members are willing to keep the RF in the ledger account pertaining to CF-2 (rather than CF-1) so that the RF remains an indivisible common fund that can never be shared by persons who want to leave the group (Diagram-1).

4.3 Proper facilitation of internal group pressure in SHGs

The main factor that contributes towards the success of SHGs is the intensity of internal group pressure generated by its own members toward recovery of loans on time. The following three factors facilitate high pressure among the members:

a) Similarity in socioeconomic status of members: The members of the SHG are able to exert sufficient pressure on the person who has taken a loan from the common fund, provided they are all of similar socioeconomic status. If the borrower is higher in status, there is a lot of difficulty in generating group pressure by other members, and the group is likely to disintegrate sooner or later.

b) Circulation of RF to few members at a time: The extent of group pressure on the borrower is higher if the RF is given to only a few members at a time. The normal tendency of SHGs to distribute the RF equally among all members, though it seems outwardly fair, may eliminate the group pressure, as no one will be keen to pressurize other persons for repayment of amount. This can later lead to disintegration of the group or at the very least the very purpose of providing RF to the group would be defeated.

c) Paired group concept to be followed at the time of releasing the RF to SHG: The RF is expected to be circulated from one SHG to another. The intensity of group pressure can be sustainably enhanced if the paired group concept is followed, in which though the RF is given to one group, the other group is put on a waiting list (after taking formal signatures on the proceeding when the RF is given to the first group). This helps in generating pressure on the first group by the second.

4.4 Empowerment of associations of SHGs besides the executive bodies at different levels:

In the majority of cases, external organisations continue to work directly with SHGs at village level. This approach undoubtedly helps maintain a higher standard of quality. It however perpetuates dependency. In order to overcome this problem, initiatives are being taken to federate SHGs into community-based management bodies at three levels, namely: (i) village level, (ii) cluster level (3-4 villages), and (iii) block/mandal level. At all the three levels, management bodies include a general body as well as an executive body. It is the general experience that as the physical distance between group members and their management body increases, the control over the decision-making process shifts relatively more into the hands of executive bodies as compared to the general bodies. This has a major bearing on transparency, social auditing and facilitation of group pressure. Hence at this stage, it is appropriate to focus more on organisation of village/cluster level associations of SHGs rather than executive bodies (i.e. federations) of SHGs at a higher level.

5. Suggestions and policy considerations

Five years ago organising men's SHGs on a large scale was almost unthinkable. Many people attempted it but did not succeed. It may however be worth mentioning that in the initial years, even women's SHGs were not successful, particularly under the large-scale programme of DWCRA. However, it has now become a movement to the extent that in some areas community members themselves have started organising women into SHGs.

Pioneering work carried out by a number of organisations has shown that men's SHGs can also be organised successfully. The working experience gained through women's SHGs should however be kept in mind while organising men's SHGs. Based upon the above experience the following specific suggestions have been made, which may help upscale the number of men's SHGs.

- Formulation of a special scheme for organisation of men's SHGs with sufficient provision for capacity building and RF.
- Using SHGs as a social foundation for organising other types of groups and management bodies.
- Routing of developmental programmes through SHGs rather than individuals.
- Preference towards selection of those villages for developmental programmes where SHGs are already organised.
- Avoiding duplication of efforts by different development departments while organising SHGs.
- Integration of the concept of SHGs with the indigenous concept of community-managed chit groups and community-based saving and credit groups
- Using SHGs to facilitate a group-centred approach in place of a committee-centred approach under the watershed programme.
- Using SHGs to facilitate RF-oriented development instead of subsidy-oriented development.
- Using SHGs as an opportunity by banks for gradual settlement of old dues.
- Integrating the efforts of men SHGs with women SHGs.

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At present a number of organizations are focusing their attention on men SHGs in the country. Many of these organizations have not yet shared their experience with others. Hence, only a few organizations could be referred in this article. The authors would like to acknowledge the lead contribution made by them.

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ORGANIZATION OF MEN SHGS IN RURAL AREAS - A FELT NEED OF THE HOUR

- Jayesh Ranjan, N.K. Sanghi, B.G. Jawali, A.P. Rao, Krishna Reddy

INTRODUCTION



At this stage there is enough field evidence to suggest that the SHG concept also appeals to men, particularly in areas where women SHGs are functioning well
- Jayesh Ranjan

The concept of Self-Help Groups (SHG) has been found very crucial for sustainable development of human resource as well as livelihoods. Besides many other advantages, it provides a unique opportunity to replace subsidy-oriented development with revolving fund-oriented development.

At present, various types of agencies are organising SHGs - government departments, banks, non-governmental organisations, international agencies, and innovative members of the community. Although precise statistics are not available, approximately 6 lakh SHGs presently exist in the country. It is interesting to observe that more than 95 per cent of these SHGs are comprised of only women.

The Development of Women and Children in Rural Areas (DWCRA) is the largest programme of its kind, under which women's SHGs are promoted and then assisted with Revolving Fund (RF) to take up income-generating activities. Other programmes like NABARD's

SHG linkage, Rashtriya Mahila Kosh and Integrated Child Development Scheme also focus on large scale organisation of women into SHGs. In the same way a number of NGOs are also organising women into SHGs and attempting to help them to increase their income.

There is however sufficient field evidence to suggest that at this stage the SHG concept also appeals to men (ASSIST, BAIF, CEAD, DPIP, GVK, ISPWDK, KAWAD, KWDP, MYRADA, OUTREACH, PRAWARDA, SERP, UPLDC, VIP, WCUSS, etc.). This has particularly been observed in those areas where women's SHGs are functioning well. In such areas, it is the general opinion of community members (particularly those from resource-poor families) that men SHGs could be promoted in the same manner (as women's SHGs) provided the required efforts are made and men get the same incentives as women. This article discusses a few case studies of men's SHGs with a view to identify specific policy considerations that may help promote such SHGs on a large scale.

2. Why should men be organized: The rationale

There are very valid reasons for organising men into SHGs. The five concrete reasons are:

2.1 The organisation provides the necessary support required to successfully battle poverty. Fighting poverty is not the women's responsibility alone; every member of the household should be a part of the effort required to bring the household out of poverty. Since such strength can come effectively through organisation, it is important that the men also be organised. It cannot be said that the man in a poor family is leading a comfortable existence. He also wages a continuous battle against poverty, which can be won only if he acquires self-discipline

and inner strength, which he can do through the organisation.

2.2 If the men are organised, they are more likely to understand and support the activities of the women's SHGs. A women's SHG displaying all characteristics of a good group needs to meet regularly (perhaps weekly) for a considerable period. The women also need to participate in regular capacity-building events like training programmes and exposure visits, and need to occasionally visit other institutions like banks and government offices, in order to forge linkages. Such ventures of the women are commonly met with suspicion and objections from the men, who are often gender insensitive and fail to accept initiatives of the women. However, if the men themselves were organised into SHGs, they would be well aware of the norms of participation required for improving functioning of the groups. They would also receive inputs on the need for developing a strong SHG in order to win in the battle of poverty alleviation, and this would help them realise the importance of helping to strengthen the SHGs of which their wives are members. Organisation would have the dual advantage of men supporting the activities of women in their SHGs and promotion of greater gender sensitivity.



Contd. ▶

2.3 Once the SHGs become strong, they identify opportunities for overcoming poverty and the activities required for making use of these opportunities. These activities usually result in enhancement of income. However, alongside income enhancement, reduction of expenditure is also an important means for tackling poverty. It is seen that many of the poorest households suffer more due to wasteful expenditure. The most common form in which this is manifested is alcoholism among the men. This leads to squandering of the hard-earned income of the family. If it is not curbed, the additional income generated through the SHG activities will also be wasted instead of being utilized for productive purposes.

However, if men are also organised into SHGs, it is much easier to help them realise the necessity of avoiding wasteful expenditure. Facilitation in a group context works better on such subjects—repeated discussions in the men’s groups on wasteful expenditure are more likely to put an end to it than addressing the men individually and separately. Men’s SHGs therefore would ensure that gains made for income generation by the women’s SHGs are consolidated and not frittered away.

2.4 When the poorest of the poor get organised and begin their march towards eradication of poverty, the journey is not always smooth and harmonious. On many occasions, they are bound to face hostility and resistance, particularly from those among the non-poor. These are definitely very testing moments for the SHGs, and absolute unity and determination is required to withstand the external threat. The need of the hour is for the men and women to be firm in resisting the vested interests. If the men are also woven into strong SHGs, they will then not compromise the efforts of women’s SHGs when pressure from outside starts building up.

2.5 Another advantage of organising men into SHGs is that activities that require participation of both women and men can be carried out in a better-coordinated fashion. For instance, activities like Non-Timber Forest Produce (NTFP) collection, dairying and agricultural operations, in which both men and women have a role, can be successfully implemented if everyone benefits from the self-discipline brought out by the organisation. The very poor usually identify such activities (that require the joint effort of both men and women) as appropriate opportunities for overcoming poverty.

While organising men into SHGs seems to have many strategic advantages, critics point out the potential of this move to jeopardise the women’s empowerment process. It is claimed that the male tendency to dominate will make them suppress and subordinate the voices of the women in the collective. In other words, women will eventually be marginalized and pushed out by the men. There is definitely some merit in these apprehensions. However, in the District Poverty Initiatives Programme (DPIP), sensitive facilitation

has been successfully provided to both the women and men of the poorest families to make them aware of the necessity of the men organising and supporting the cause of the women, and eventually the cause of the entire family. In a background of such nurturing, the experience of men’s SHGs is bearing fruit today.

3. Case studies from selected organisations

Although a number of organizations are currently promoting men’s SHGs, detailed analysis has however been carried out only for four cases, namely: District Poverty Initiatives Programme (DPIP), Participative Watershed and Rural Development Agency (PRAWARDA), Centre for Education and Agriculture Development (CEAD) and OUTREACH.

3.1 DPIP in Chittoor district

DPIP focuses on ameliorating the problems of the poverty-stricken. It employs sensitive and well-oriented front line staff called Community Coordinators and Social Organisers who live with the poorest of the poor and organise them into SHGs. Through a process of very intensive facilitation, a vision for coming out of poverty is inculcated into the groups. Some of the best practices of SHG management are also introduced through a series of capacity-building efforts. In the process of social mobilization, activists are identified from within the community and their capacities built to provide continuous social guidance to the rest of their community. All the SHGs are encouraged to federate at the village and mandal level. Once the SHGs and their apex federations gain considerable maturity and strength, micro-planning exercises are undertaken to identify opportunities for strengthening and diversifying the livelihoods of the resource-poor.

In DPIP, the organisation building is not restricted to women alone; men are also organised into SHGs. Entry begins with a focus on the women. The women are motivated through a series of dialogues to form a SHG for bettering their chance of coming out of poverty. In some cases where the women are not easily convinced about the importance of organisation, the front-end project staff facilitates a suitable entry activity that convinces the women that coming together would be to their advantage. After the women’s SHGs are firmly established they are encouraged to motivate their husbands to also form separate SHGs. Thus, over time, men and women SHGs are formed. In some cases, men are doubtful about also having to participate in thrift and credit activities like the women’s SHGs, due to limited household incomes. They are, however, encouraged to organise themselves and then decide about thrift and credit as per their ability.

In addition to women’s and men’s SHGs, the DPIP also promotes youth groups in which both women and men get membership. Whatever the composition of a group, all the SHGs by and large function on similar lines. All the groups conduct weekly meetings, follow the principle of leadership rotation, maintain a transparent bookkeeping system, participate in various training programmes and work collectively on the action plan prepared for themselves. All the groups also get membership of the federations

at the village and mandal level. However, the leadership positions in these federations are open to women alone, since the women usually lack such exposure and this gives them a good opportunity for empowerment.

The DPIP thus follows a household approach in its efforts to tackle poverty. All adult members of a household are organised into SHGs. In Chittoor district, for example, out of the 2500 SHGs promoted during the last two years, 32 per cent are men’s groups and the remaining 68 per cent are women’s groups. Besides this, another 200 SHGs have been organised for rural youth.

3.2 PRAWARDA in Bidar district

PRAWARDA has been organising SHGs in Basavakalyan Taluq of Bidar district since 1990 for promoting income-generating activities as well as for improving community involvement in the watershed programme. From the beginning, it has focused its attention on organisation of both women and men. However, greater attention has been paid towards women SHGs as per the major mandate of the organisation. So far, PRAWARDA has organised 370 SHGs, of which 26 per cent are of men and the remaining 74 per cent are those of women. At present SHGs are being federated at taluq level so that they can acquire a greater degree of self-reliance.

3.3 CEAD in Adilabad district

CEAD has been organising SHGs since 1990 in 9 mandals of Adilabad district. The present paper gives details of only one mandal, Sarangapuram, where SHGs have been organised for both women and men. Interestingly, during the initial 3–4 years, CEAD organised only men’s SHGs. Later, the attention was shifted towards organisation of women’s SHGs due to the priority given by donor agencies and the state government. Analysis of SHGs in a sample of six villages in the above mandal has shown that out of 139 SHGs, only 12 are those of men. It is however interesting to observe that the men’s SHGs have been operating in a sustainable manner since the early 1990s. During 1997, men’s SHGs took the initiative of getting federated at mandal level through facilitation by CEAD. These SHGs and their federation have so far been operating successfully using their own financial resources, without access to any RF or bank loan from external agencies. CEAD has assisted only towards hire charges of the office accommodation for the mandal-level SHG federation. At present 22 men’s SHGs are associated with this federation in Sarangapuram mandal. The federation has a corpus

Table-1. Number of women and men SHGs with different organisations

SN	Type of groups	Number of groups in different organisations (%)				
		DPIP	PRAWARDA	CEAD	OUTREACH	Average
1.	Women	68	74	92	80	79
2.	Men	32	26	8	20	21
	Total groups (%)	100	100	100	100	100
	Total groups (No.)	2500	376	139	45	3060
	Total no. of villages/habitations	2300 habitations	36 villages	6 villages	3 villages	–
	Year of starting	2001	1990	1990	2000	

of Rs. 1.31 lakh and provides credit support to its members. Besides this, SHGs have a total common fund of Rs. 2.49 lakh, which includes their savings and the interest earned through internal lending. Presently, many of the men in the above villages who are not yet members are keen to be organised into SHGs.

3.4 OUTREACH in Khammam district

So far, OUTREACH has concentrated on organising women’s SHGs at habitation level and afterwards federating them as an association at cluster level - which usually includes 3-4 revenue villages. It has been operating in 3 states, namely Karnataka, Andhra Pradesh and Tamil Nadu since 1994. In Andhra Pradesh, a total of 1442 SHGs and 80 cluster level associations have been organised by this organisation.

Since the past 1-2 years, OUTREACH has also started organising men’s SHGs in Andhra Pradesh, particularly in villages where the watershed programme is operating. This step has been taken with a realisation that men’s SHGs are especially required for sustainable development of natural resources under the watershed programme. At present, out of the 45 SHGs in 3 watersheds, only 9 are men’s SHGs. The remaining groups are those of women. It is expected that the number of men’s SHGs will gradually increase as the programme moves forward.

3.5 Consolidated analysis of the above case studies

3.5.1 Proportion of men’s and women’s SHGs

At the national level, not even 5 percent of the existing SHGs are of men. This is essentially due to the fact that initial response from women was high and also pro-active efforts from external agencies have been focused only towards them. In the operational area of the existing case studies, due attention has however been paid to organising both women’s and men’s SHGs. In these villages, on an average 21 percent of the existing SHGs are those of men. The actual value ranges from 32 per cent in DPIP, Chittoor to 8 percent in CEAD, Adilabad (Table-1). As discussed earlier, two organisations (DPIP and OUTREACH) have started organising men’s SHGs only since the past two years, even though they have been focusing their attention on women’s SHGs since more than a decade. The remaining two organisations (CEAD and PRAWARDA) have started organising men’s SHGs during early 1990s. Although the overall priority given by these organisations to men’s SHGs has been low, the men’s groups have been sustaining themselves in a proper manner.

3.5.2. Financial status of the above SHGs

Detailed analysis on this aspect has been done in a sample of villages in each case (Table-2). As expected, saving and internal lending are being done by both women’s and men’s SHGs. However there is a striking difference between them with respect to their access to Revolving Fund (RF) and Bank Loan (BL) from external sources (Table-2). Bank loan and

Table-2. Details of financial aspects of women’s and men’s SHGs in a sample of villages with different organisations

SN	Type of groups	Financial particulars	Amount with groups with each organisation (Rs. in lakhs)					
			DPIP	PRAWARDA	CEAD	OUTREACH	Total	
							(Rs. in lakhs)	%
1.	Women	Self savings	0.5	14.7	20.6	5.9	41.7	72.2
		Interest	0.1	9.5	5.1	1.3	16.0	27.8
		Total Amount (Rs. in lakhs)	0.6	24.2	25.7	7.2	57.7	100
		Revolving fund	Yes	Yes	Yes	Yes		
		Bank loan	Yes	Yes	Yes	Yes		
		No. of groups	12	75	127	36		
2.	Men	Self savings	0.3	6.9	2.2	0.7	10.1	63.9
		Interest	0.1	4.5	1.0	0.1	5.7	36.1
		Total Amount (Rs. in lakhs)	0.4	11.4	3.2	0.8	15.8	100
		Revolving fund	Yes	Yes	No	Yes		
		Bank loan	No	Yes	No	No		
		No. of groups	3	7	6	3		
3.	All groups	No. of villages	3	7	6	3		

3.5.3. Ownership of land and water resources by families of SHG members

In the initial years of the SHG movement, mainly resource-poor families showed positive response, which particularly included those that were *below the poverty line (BPL)*. Based upon their success, the concept of SHG was later internalised even by families that owned land and water resources. An analysis on this aspect has been done in

RF have been given to women’s SHGs in all the four case study areas. In case of men SHGs however the RF has been given in three out of four cases whereas BL has been given only at one place. In general banks have been somewhat reluctant to give loan to men SHGs. The RF to men SHG has however been given by these organisations out of their own specific scheme / project.

a sample of villages with each of the four organisations (Table-3).

In women’s SHGs, 52.9 percent of the families own land resource and 15.3 percent own both land and water resources. The remaining 31.8 percent are however landless. In men’s SHGs, the picture is broadly the same except that the percentage of land owners is relatively higher than the landless (Table-3).

Table-3. Details of ownership of land and water resources by families in SHG with different organisations

SN	Type of SHG	Type of Families	Number of families owning land and water resources in different organisations					
			DPIP	PRAWARDA	CEAD	OUTREACH	Total	
							No.	%
1.	Women	Landless	78	131	941	82	1232	31.8
		Land owners	63	1100	748	142	2053	52.9
		Land + water owners	0	261	175	155	591	15.3
		Total no. of families	141	1492	1864	379	3876	100
		Total no. of groups	12	75	127	36	250	
2.	Men	Landless	68	69	59	19	215	20.8
		Land owners	77	469	84	27	657	63.6
		Land + water owners	0	102	26	32	160	15.6
		Total no. of families	145	640	169	78	1032	100
		Total no. of groups	12	30	12	9	63	
3.	All groups	No. of villages	3	7	6	3		

4. Special care to be taken when organising men’s SHGs

Enough working experience is now available for organising women’s SHGs in the country. The lessons learnt during the last three decades should be properly utilized, so that in future

the internalisation period is minimized. Based upon the available knowledge, the following specific aspects should be kept in view while upscaling men’s SHGs.