

**SWAYAMSIDHA EXPERT GROUP CONSULTATION**  
**WomenPowerConnect – Ministry of Women and Child Development – UNIFEM**

**27 – 29 August, 2009**  
**Manesar, Haryana**

The purpose of the workshop is:

- a) To examine various models such as Swayamsidha, Swa-Shakti, State Government programmes for gender specific poverty reduction (such as SERP) and NGO initiatives, compare them and prepare a new sustainable model for Swayamsidha II.
- b) The model should integrate SHGs already formed under Swayamsidha and Swa-Shakti Phase I with next phase of Swayamsidha.

In view of the above, there were four presentations:

1. **Best Practices in information and nurturing of SHGs, formation & networking of clusters and Federations/ Grassroots Institution Building - modalities & strategies** – by Sampath Kumar, CEO, Rajiv Gandhi Foundation
2. **Project Management-Structures & strategies for Programme implementation** – by C.P Nagi Reddy, State Project Manager, Society for Elimination of Rural Poverty, Andhra Pradesh.
3. **Capacity building with focus on Economic empowerment of SHG members- Income generation programmes through enterprises development with Backward/Forward linkages-** by B.B. Mohanty, CGM, NABARD
4. **Monitoring and Evaluation of the project-** by Anjani Kumar/ Arvind Choudhary, Bihar Rural Livelihoods Promotion Society.

Subsequently the participants (comprising academics, civil society, government agencies and individual experts) were organized into four working groups facilitated by experts to work on their respective areas and produce report on their discussions, including recommendations.

## **Group 1 – SHG cluster and Federation process:**

### **Objective**

Building capacities of women to form sustainable institutions to access financial and other resources

### **Plan**

Swayamsiddha programme aims to promote minimum of 150 sustainable SHGs in each of the 1650 blocks which is equivalent to nearly eight lakh SHGs.

### **Structure**

Three tier structure of SHG (10 -20 women) - clusters at village level (10 -20) - Block Federation (100 -150 SHGs) is proposed. It is proposed that the 15- 25 geographically contiguous villages be saturated with SHG promotion in each block. This will facilitate federation formation.

There will be only women from SHGs as representatives in each of these structures. Only federations will be registered. SHG and clusters will be informal entities.

### **Implementation team**

Resource NGOs at the state level flowed by district level NGOs should be the structure of implementation of the programme. The resource NGOs will build capacities of the district teams. It is important to first recruit the RNGOs as well as staff and invest first six months in their orientation and capacity building before launching the programme.

### **Strategies for SHG formation/ strengthening**

#### **Formation of SHGs in underserved areas**

To avoid supplication liaison with NABARD and DRDA to get data on underserved areas where SGSY groups have not been formed or there is poor SHG -bank linkage. A cluster of 15 -25 villages identified in each block

#### **Strategy**

1. Collect information on existing SHGs, population through village profile
2. Collect member's baseline information
3. Conduct poverty assessment through participatory techniques - develop a poverty document prepared and approved by the gram sabha with the poverty status of the families

4. Include both BPL and APL - but monitor the profile of the members to know the coverage of the poor
5. A group is considered formed only when the account is opened
6. First six months training in book keeping to increase understanding of books o accounts. The group can later decide to appoint a book-keeper.
7. Develop standard indicators to monitor the outreach to the poor and marginalized groups

The implementation team of NGOs should stay in the village for three to five days before promotion of SHGs to understand local issues and take them into consideration to bind the groups.

### **Strengthening of exiting SHGs promoted by other NGOs**

In the areas identified by Swayamsiddha there is a need to engage the other NGOs in a dialogue to ensure there is greater synergy.

1. Get data on existing SHGs - from village survey, NABARD officials
2. Conduct gradation of the groups which will including social indicators - these indicators can then be monitored
3. Identify the needs of the group from the gradation
4. Conduct audit of SHGs which is compulsory before old groups are included
5. Design capacity building strategies - plan for need based interventions emerging from gradation

There is a need to avoid duplication and ensure that there is one member in one SHG.

### **Strengthening of existing Swayamsiddha SHGs**

A number of groups were promoted under Swayamsiddha phase I and it is important to first create a database regarding the SHGs currently active and operational. These groups need to be integrated in the proposed federations of SHGs. In case the groups are locate far-off from the federation location the can be transferred to existing NGOs.

### **Formation of clusters**

The clusters will not undertake any financial intermediation, but focus primarily on social intermediation. It will be the institution focusing on gender issues as well as convergence with various government departments, as well as banks. Clusters will also evolve strategies for promoting livelihood groups. Committees will be promoted at the cluster level on different themes like social audit, health, education.

Clusters will serve as a vehicle to fulfill social agenda. New collectives can be formed for livelihood promotion from within the clusters.

At the cluster level micro-planning in health, education, livelihood can be explored. It is here that issues on NREGA, social audit, entitlement to common property resources and so on will be raised. It will provide a platform for women to increase their participation and decision making in public spaces.

Community resource persons or Jankars would be the change agents at the cluster level. Identification of Jankars on different themes would take up and continuous inputs given to them on following proposed themes:

- a. Health Jankars
- b. Jankars on government schemes
- c. Legal counseling
- d. Livelihood Jankars

*It is important to ensure that there is no overlap between the functions of SHG - cluster and federations. The institutions exist for the poor members and at no point should the institutions perpetuate themselves at the cost of women's rights and entitlements.*

### **Formation of Federations at block level**

It is important that the federation structure evolves in consultation and participation of the self-help groups. The seed capital should be parked in the federations. The federations would work towards strengthening the clusters by liaising with the block offices. They would also be engaged in identifying the community resource persons.

The decision making at the federation level will be in the hands of women. Other representatives can be invited for federation meetings - but it will be at the discretion of the federation office bearers elected from the general body.

Minutes of cluster meeting ought to be circulated to SHGs and federation - agenda of federation to be dependent on minutes of clusters. Minutes of federation meeting should be circulated to clusters

The registration of federations should be in MACS type cooperative legislations in states where it has been implemented. The second option should be Section 25, only in case these two are not possible that the federations can explore Societies Registration Act. Federations need to be given training in financial intermediation. THE details of the training are given in annexure.

### **Strategies for Access to finance**

Following strategies can be explored:

1. **Direct SHG -Bank linkage** - Regular meeting with the banks to sort out problems will be necessary

2. **Seed capital rotation** - seed capital can be rotated to the SHGs to access livelihood finance
3. **Bank/ RMK - Federation - SHG linkage** - Banks and RMK are also interested in lending to the federations, provided common indicators for rating of federations is evolved.

### Sustainability strategy

Rs. 40000/- is allocated for each SHG. There are studies that highlight that Rs. 10000/- per SHG is enough to build the three tier institution of SHG -Cluster - and federations and provide them access to finance. SGSY has also evolved guideline regarding the same.

Gender training and livelihood capacity building may require another 10000/- per SHG or Rs. 15 lakhs per block. The remaining fund can be parked in the federations as seed capital. This fund when rotated even at 12% rate of interest generates an income of 3.6 lakhs annually. In two year's time the federations will be in a position to meet the cost of their entire staff.

Federations can also charge membership fees annually Rs. 20 -Rs. 50 per member - which will contribute to the sustainability of the programme.

There is also a need for regular platforms for sharing and learning which contribute to the sustainability.

A cadre of well trained local resource persons or Jankars are the best guarantee of sustainability.

### How it meets the objective of WG

Focus on quality of the groups, ensuring continued relevance of clusters to address various issues and sustainability of the federations are most important for the success of the programme

### Open issues

- a. Involvement of government agencies in project implementation
- b. Flow of funds to NGOs based on results, activity completion
- c. Degree of focus on orientation and training of the Central and state coordination teams before project implementation
- d. Monitoring of capacity building inputs

### Exit Strategy

Stages of federation formation	Expected results	Time line
Inception	Staff recruited and trained State level	1- 6 months

<b>Formation</b>	NGOs empanelled, dist .NGO identified 50 -100 SHGs formed with all four training inputs, cluster orientation	6 months - 2 years
<b>Expansion</b>	Formation of 5 -7 clusters in each block when more than 50 SHGs four to six months old Identification of CRP/ Jankars, Convergence with line departments Discussion on issues in SHGs, sensitization of male members gender training, committee formation	1 - 2 years
<b>Growth and development</b>	Formation of federations - executive council elected, federation registered livelihood programmes introduced - rights based approach .Federations engage in rotation of funds	2- 3 years
<b>Maturity</b>	Focus on livelihood - transfer of community level staff to federation -staff reports to the federation - 25% of costs met by federations	3- 4 years
<b>Sustainability</b>	All staff integrated into federations, remaining 75% of the cost also borne by federations	4 - 6 years
<b>Empowerment phase</b>	Federations will plan and execute their own action plan - the ministry funds will be used for gender and livelihood intensification	6 - 10 years

## Things to do before implementation

### SHG formation

- Collect data on SGSY and NABARD
- Design village profile
- Design Member baseline survey
- Develop data on with poverty rating ( PRA)
- Process document
- Books of accounts
- Audio -visual aids - films in different languages
- Develop MIS for tracking group formation and CB inputs

### Things to do for cluster formation:

- Design rules and bye-laws for cluster - but not necessarily registered entity
- Design training manuals for different themes
- Format for cluster minutes

- Micro -planning central trainings

**Things to do for federation:**

- Design model bye-laws for federation
- Operational manual
- Financial manual
- MIS manual

Federation leadership should recognize representation from the marginalized

## Areas for Capacity Building of SHG -Cluster and Federation

**CB areas for SHG within one year of SHG formation**

- Concept
- Roles
- Book keeping
- Linkages
- Gradation

**CB areas for cluster**

- Concept of cluster to SHGs
- Roles responsibilities, functions of clusters
- Micro Planning
- Thematic trainings

**CB areas for federations**

1. Concept of federations
2. Roles resp. - LEADERSHIP
3. Financial management - Loans, cash flow mgmt
4. Linkage with financial institutions
5. Linkages with line departments
6. Default management
7. Record keeping audit
8. Monitoring

## Group 2 - Capacity Building for Empowerment

### **Objectives**

To suggest ways and means to improve the quality of women collective institutions (such as SHGs, federation, facilitating institutions) for women's empowerment through various capacity building strategies and measures.

### **Vision for Women's Empowerment in Swayamsidha**

- Holistic and multi- dimensional- reaching out to most marginalized
- Women agency- self esteem, confidence
- Establish and strengthen strong women's collectives
- Enable these collectives to engage and negotiate with institutions like family, community, Panchayats, banks, State, etc
- Ensure women's decision-making, access and control over resources
- Build consciousness about rights and entitlements, and equip women with skills to demand accountability from various agencies
- Promote livelihood-strengthening with focus on control over resources ( CPR)

These goals should be the expected outcomes, and measured through M&E processes.

### **Process to be followed**

- Identifying capacity building training needs- will be based upon deprivation ranking and other tools
- Developing capacity building strategies for different kinds of groups (existing/new)
- Building up resource groups at State and Central level.
- Develop the universal training module on empowerment, by examining, reviewing and modifying existing materials
- Cadre building of Master Trainers in every district
- Transfer of learning to women
- Follow-up and feedback to M&E
- M&E should also include process and impact indicators for tracking the quality and results of the capacity building programme

### **Implementation Structure**

#### **Basic Structure**

- Village level women collectives
- Master trainers
  - Community resource person
  - At block level - Gender and empowerment Officer and Livelihood Officer
  - At district level – Gender and empowerment Officer, Livelihood Officer and Convergence/Capacity-building Officer

### ***Support Structure***

- State level – expert resource group to guide and advise on capacity-building to districts; identify training, support, facilitating and promoting institutions; also monitor and review.
- At national level, there should be a dedicated cell for capacity building within national training institute (could be within NIPCCD)
- Also, at Centre – expert resource group to guide and advise on capacity-building to national training institute and states – to identify institutions with sectoral expertise (RUDSETI, MS, KVK); also monitor and review

### **Capacity-building Content**

- **Universal** module as part of orientation and refresher trainings for old groups. This module will be mandatory for women members, Master Trainers and staff of Swayamsidha.
  - Phase I – Focus on understanding ‘self’ (vulnerability, marginalisation, self-esteem), status of women, empowerment and role of women’s collective
  - Phase II – Institution-building/management + engagement with external institutions (family, community, legal system, banks, State, etc) – including education/literacy –
  - Phase III – Rights/entitlements and accountability (employment, health, education, social security, bank schemes and financial literacy etc)
- **Specific** module (s) – for select groups, by specialized agencies
  - Strengthen traditional livelihoods options – agriculture, food processing, dairy, MFP, fisheries, organic farming, sericulture, nursery, etc – with a focus on access and ownership of CPRs
  - Strengthen service sector – masonry, hand-pump repair, mobile repair, electrician, computer skills, TBA, technology-based skills, etc
  - Backward and forward linkages: inputs, transport, finance, technology, extension, storage, processing and market linkages.
  - Value chain analysis, group based and special activities (production, service, trading, processing etc), the extension support sourcing depend on the phase of the value chain.
  - Develop programme facilitating setting up of micro enterprises with assured marketing – survey/study of demand pattern, supply possibility, income opportunity/price discovery mechanisms and market linkages (material, technology and brand)- 3 M approach (micro planning, micro finance and micro-marketing)
  - Business management (including EDP) – Upgrading existing skills, development of new skills, activity specific EDP which covers management of finance, materials, technologies, market dynamics, growth process, contingencies, losses and disasters.

The specific modules should be implemented with groups that are interested and ready to take on work on livelihoods strengthening. The specific training modules should create demand from the women for specialized production and service areas. The role of Swayamsidha functionaries would be to enable the convergence of these needs by linking up with relevant line departments. The specific enterprise modules differ at cluster development approach and regional diversity (tribal, hilly, drylands, coastal etc)

- **Special** module on ‘gender sensitization’ to create enabling environment. In order to do this, we need to engage with community leaders, PRI members, Yuva Mandals (NYK), bankers, police/lawyers, government officials, and other stakeholders

### ***Time plan***

	<b>Universal focus</b>	<b>Specific focus</b>	<b>Special focus</b>
Years 1	Staff and master trainers Swayamsidha members	Only for groups that have had inputs previously under any programme.	None
Year 2	Staff and master trainers Swayamsidha members	Only for groups that have had inputs previously under any programme.	Engagement with other players
Years 3 to 10	Staff and master trainers Swayamsidha members	Only for groups that have had inputs previously under any programme.	Engagement with other players

### **Key elements of cadre building**

- Building understanding about goals of Swayamsidha on holistic empowerment of women
- Use of participatory and empowering methodologies at all levels – trainings, exposure visits, lateral learning events (melas), awareness generation through Information Education Communication (IEC) materials using ICT, audiovisual media, use of mass media (e.g. radio, sat com), etc
- TOT for building cadre of master trainers
- Contextualize materials/modules (existing and new)
- Document of best practices and study findings and share the same with women

### **Overall recommendations**

- M&E should ensure there are good and efficient feedback mechanisms for CB programme
- The capacity-building programme and its modules, methodologies, etc, should be reviewed and updated from time to time (preferably once in two years), based on feedback, results and outcome.
- Under Swayamsidha, 75% of programme resources should be used for capacity building and remaining for organisation/institution building
- Additional seed money should be made available to SHGs directly – to smoothen consumption needs through internal loaning, which will also create the ability to move towards livelihoods strengthening and creditworthiness of group members. Group members should have full autonomy in deciding how to use the seed money – they could use it for food security needs, health, etc, depending on their needs and context. The SHG can avail seed money only after fulfilling the performance parameters such as capacity for internal lending, democratic functioning, group cohesion etc.
- Bank/credit linkage should be ensured
- Basic principles of SHGs should be intact – participation, flexibility, equity, inclusiveness, mutual support, autonomy in decision-making

### **Key issues**

- USP of Swayamsidha and focus of empowerment needs to defined clearly
- Identification of professional institutions and experts to partner with
- Bringing convergence between various schemes of the government at all levels with focus on bottom up manner

## Group 3 - Project Management

### Objectives:

- Identify structures and strategies for Swayamsidha II implementation and
- Categorize the set up required at Centre, State, District and Block level

### Plan:

It is assumed that Swayamsidha II is planned in 1670 blocks in the country in the next 2 ½ years including the existing 650 blocks where Swayamsidha I is implemented. The emphasis is on enabling all the SHGs in the selected villages to become self sufficient and self sustainable by empowering the SHG members economically and socially and enabling the SHG households to come out of poverty.

It is assumed that an allocation of Rs. 500 Crores is available in the next 2 1/2 years for this purpose. Further, it assumed that this program will be implemented in all the States. However, the coverage of blocks in different States will be on pro-rata basis of blocks selected for Swayamsidha I.

The per block money available is around Rs. 29.90 Lakhs. It is assumed the cost of establishing and nurturing the SHGs over the next 2 1/2 years is Rs. 8000/- per SHG. If this is the case, then, 350 SHGs can be nurtured per block.

Assuming that there is potential for 1000 SHGs in a block, Swayamsidha II is expected to be implemented in 1/3 of the villages in the selected block. It is expected that around 30 to 50 villages in a block will be covered in the next phase.

It is assumed that the State will select contiguous villages based on poverty mapping for this purpose. All SHGs in this area will also be covered. Swayamsidha II can take advantage of existing structures for SHGs and their federations in States like:

- Bihar/ Tamilnadu/ Kerala/ A.P./ Orissa etc.,

### Role of CPSU, SPMU, DPSU and SHPI in meeting objectives:

The National Unit, The State Units and the District Units form Swayamsidha II organisation. Many of these Units can be populated as early as possible in the project. We can have a mix of selected government and open market recruitments and also have a mixed age group of staff, with focus on women. The three units together need to spend considerable amount of time in developing a collective vision, a mission and approaches. They need to deliberate on the organisational philosophy and culture which are non-negotiable. These need to be reinforced through regular interactions and deliberations and motivational events. The organisation has to have capacity building, participation, empowerment, and mutuality as the basic way of

interacting. The staff of such an organisation will be able to trigger participatory and empowering processes in the community.

The District Unit is the cutting edge. They need to have considerable autonomy in deciding what needs to be done in a given district. They need to be allowed to design situation/location specific interventions and roll them out in collaboration with the SHPIs. The District team needs to be a multi disciplinary team and they need to be helped to develop their own strategy and action plan for a district. They would identify their SHPIs, the inputs to be provided to the SHPI, and prepare the action plan. The support they require to implement their plans need to be given by the State unit and the National Unit.

The role of the **District Project Support Unit (DPSU)** is to support the SHPI in their plans. They need to be partner in the work being done by the SHPIs and help mobilise different kinds of support required. The DPSU will also organise learning events at the local level. The DPSU needs to have equal ownership on the work being done by the SHPIs. Their role is not just in seeking reports and releasing funds but to facilitate implementation of the action plans.

The DPSU will have a productive and collaborative relationship with the Govt line departments, financial institutions and developmental projects for convergence of schemes as needed locally by the community institutions.

**The State Project Management Unit (SPMU)** is a support and facilitation unit for the district. The SPMU monitors the progress of the State towards the overall vision and targets. They are in regular touch with what is happening in the districts and seek to mobilise the support. There may be a number of issues that needs strong linkage and advocacy with the State government that the SPMU orchestrates. The SPMU orchestrates convergence with different departments and institutions. The SPMU works hand in hand with the DPSU and the SHPIs. The SPMU also holds learning and exchange events at the State level. The SPMU develops, in consultation with the DPSUs and the SHPIs, State specific priorities and action plan.

**The Central Project Support Unit (CPSU)** is a support unit at the national level. It strongly integrates the program at the level of values, vision, mission and project goals, not at the level of just numbers. It ensures institutional processes of democratic decision making and participation. The CPSU needs to integrate human resource development processes very strongly, that is recruitment and ongoing value addition. etc. The CPSU provides autonomy to the States - it is not just a fund controlling unit.

**Role of SHPIs:** SHPIs will be mainly instrumental in implementation of Program and ensure that the desired outputs related to building strong community institutions are delivered as per the log frame. SHPI should also ensure the execution of women empowerment and livelihoods related programmes with close coordination with the DPSU team and guidance from the SPMU.

Recruitment strategies for CPSU: Recruitment of the thematic specialist should be hand picked from the market or Government.

Recruitment strategies for SPMU and DPSU: A senior level motivated, dynamic and development oriented Government officers should lead the SPMU unit. Rest of the thematic specialist for the SPMU should be recruited from the open market or handpicked from the relevant Government departments. Finance team should be led by the senior Finance Officers from the government supported by the Chartered Accounting firm for setting up the Financial Management systems at each level.

As for DPSU the entire team should be from the open market as well as handpicked from the Government officials. In addition to the professional knowledge and skills, the aptitude for working in a team in a participatory framework should be essential element for recruitment.

Selection of SHPIs should be a transparent process and should be based on technical qualification, relevant experience and rapport with the community.

**Flow of funds:**

Funds should directly flow from CPSU to the SPMU and then to SHPI.

**Identified Open Issues:**

- Induction Training of SPMU and DPSU
- Induction training of SHPIs
- How effectively and efficiently the convergence of programmes from the different line departments, NABARD, Banks and developmental projects will take place at State / District level?
- What will be the main agenda of SHG federation? Whether they will be microfinance oriented or livelihoods oriented or Women empowerment focussed or all? If all then to what extent?
- Since the program will be running over 10 years (almost 3 plan periods) a long term strategy in terms of project management and direction is required.
- How to design a phase wise withdrawal strategy?
- How to ensure the synergy between the Central government and state government to achieve the project objectives?
- How to integrate various SHG focussed project/program/schemes with Syayamsuddha II?

**Recommendations:**

Basic recommendations of Project Management Structure at various levels are given below with details in the annexure:

- Implementation Unit – Block Level
- District Project Support Unit
- State Project management Unit
- Central Project Support Unit

## Group 4 – Monitoring and Evaluation

### Objective:

To evolve guidelines for participatory M&E process & system in Swayamsiddha 2

### Plan:

The WG discussed broad milestones to be achieved for the effective implementation of the program. This needs to be further discussed and evolved when the program design is finalized. However the major milestones are listed in the following table.

Sr. No.	Major Milestones	Tentative Period
1	Formation of M&E Team – Central and State	Preparatory Phase
2	M&E Orientation of Central and State teams	Preparatory Phase
3	Evolution of M&E Strategy – Working Draft	Preparatory Phase
4.	Tools for Data Collection for Pilot Testing and conducting pilot test in few states	Preparatory Phase
5	Baseline Tools Finalization and Data Collection	0 to 3 months
6	Baseline Survey Analysis	4 to 6 months
7	Developing MIS	7 to 8 months
8	Data analysis and Feeding back the information	Ongoing
9	Prepare and submit Quarterly Reports	Ongoing from Quarter 1 of year 1
10	Documenting and sharing challenges and learning	Ongoing
11	Evolve themes for Evaluation with stakeholders – internal and external	Ongoing from second year onwards

The M&E team should work in partnership with various Government Departments and NGOs who have experience of similar multi-locational project.

The M&E team will evolve various Qualitative, Quantitative and Process Indicators, Outputs and Outcomes for various components defined by the program. The M&E team will assess capacity building needs of different stakeholders and plan capacity building measures to fulfill those needs. The capacity building process tracking system would be evolved by the M&E team. Thus the program will develop a demonstrative model of Participatory M&E. The community capacity building effort will lead to sustainability of the village level organizations.

### Identified Open Issues:

The group has identified some issues in creating and using participatory M&E. With the inputs from various experts and practitioners the issues could be addressed. The issues are listed below.

- Creating enabling environment
- Skills for tracking qualitative changes
- Creating and ensuring flexibility for context specific M &E system
- Ensuring qualitative and quantitative feedback flows between various levels and components
- Integrating equity concerns in monitoring system

**Recommendations:**

- a) the program should document non-negotiable aspects of the program
- b) the program should evolve broad framework for Participatory M&E
- c) Program should enable women to track their empowerment and institutional processes towards sustainability

**Non-Negotiable Principles:**

- Involvement of the poorest and saturation approach
- Women's control – assets, decision making, resources
- Holistic approach –to include micro finance, livelihoods enhancement (including NR and livelihoods rights), basic needs infrastructure (health services, water availability, sanitation) and education, food security, social security
- Empowerment based capacity building and institution building of the poor- on economic social and political agenda- for staff and community

**Broad Framework for Participatory M&E:**

- The program M&E should be inclusive of Gender equality and equity aspects. It should include substantive aspects like power relations as well as achievements in numbers
- The M&E system needs to integrate quantitative, qualitative and processes indicators in such a way that it captures attitudinal changes and changes in perspectives at various levels.
- As the program would be implemented in multiple states, the baseline situation for women in different communities could be different. The program should evolve opportunities for community women to set milestones for their progress. Centralized M&E system and Centralized MIS may not fulfill this need of the women. So 'Context specific' framework to capture various changes needs to be evolved. This means that the M&E system is flexible, it captures range of indicators and sets goals depending on level of group/age of group as well as local context.
- Generally the indicators for progress are set only for community level. The WG recommends that Indicators should be defined in such a way that it captures changes at different levels like

- institutions- ministry, program, district teams, federations, clusters/CBOs
- implementation process
- At individual level-of staff of group members
  - Feedback flows/loops for multi-way sharing are to be developed so that the learning is used for changing life of women.
  - Enabling and Participatory monitoring process to be established in program planning-implementation-monitoring cycle.
  - Defined roles of all stakeholders (it can evolve) to ensure effective functioning