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FINDINGS

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ROLE OF SELF-HELP GROUPS IN MOVEMENT OF SOCIO-ECONOMIC AND POLITICAL TRANSFORMATION: A CASE STUDY IN PURBA MEDINIPUR DISTRICT

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ABSTRACT

A self-help group (SHG) is a village-based financial intermediary usually composed of 10–20 local women. Self help groups (SHGs) have appeared as popular method of working in the company of people in recent years. This movement comes from the people's desires to meet their needs and determine their own destinies through the principle "by the people, for the people and of the people". This article is a descriptive study of the SHGs promoted by Primary Agricultural Credit Societies (PACS) under Mugberia Central Co-Operative Bank Ltd., working for promotion of SHGs in block- Bhagwanpur-II block, Purba (East) Medinipur, West Bengal, India. A sample of 10 SHGs consisting of 100 members have been taken to study the various aspects of the SHGs viz. educational profile, economic status and occupational pattern etc. pre and post SHG formation. It is found that most of the members of SHGs are economically weak. The overall findings of the study suggest that SHG – Bank Linkage through PACS has significantly improved the access to financial services for the rural poor and has considerable positive impact on the socioeconomic conditions and the reduction of poverty of SHG members and their households. It has also empowered women members substantially and contributed to increased self confidence and positive behavioral changes in the post-SHG period as compared to the pre-SHG period.

KEYWORDS

Self help groups, Income generating activities, credit, savings, socio-economic development, rural development.

INTRODUCTION

Since the independence of India, the government has been making a concerted effort for decades to ensure economic and social empowerment of the marginalized and underprivileged section of the rural milieu, especially women of poor families. Poverty is not purely about material and monetary condition of living. It also refers to other forms of deprivation. Access to social opportunities helps to increase quality of life, self-esteem and confidence. Contrary to popular belief, the poor households are engaged in myriad types of micro enterprises which are linked to their livelihood. As a source of employment, the micro enterprise has a lot of potential because of its ease of entry and low start up capital. It also plays a significant role in self-employment when employment in organized sector or even wage employment is scarce. The micro-credit support extended to the self help groups together with other extension support such as skill up gradation, enhancing entrepreneurial abilities along with providing necessary infrastructures and marketing support helps the SHGs to cross the barriers that keep them below the poverty line. A number of poor households are ignorant of basic services and programme benefits to which they were entitled. It was felt that with adequate capacity building and proper institutional linkages with the services delivery institutions and Panchayat bodies, the SHGs can play a very major role in making some of these services and programmes accessible to the rural poor. This realization has led to the launching of Community Health Care Management Initiative in which the Self- help group, the Gram Panchayats, the Health and Family welfare Department and the Women and Child Development and Social Welfare department have come together to improve the quality of public health including reproductive and child health in the rural areas.

INTERDISCIPLINARY RELEVANCE

A **self-help group (SHG)** is a village-based financial intermediary usually composed of 10–20 local women. Most self-help groups are located in India, though SHGs can also be found in other countries, especially in South Asia and Southeast Asia.

Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro credit.

NABARD estimates that there are 2.2 million SHGs in India, representing 33 million members that have taken loans from banks under its linkage program to date. This does not include SHGs that have not borrowed. "The SHG Banking Linkage Programme since its beginning has been predominant in certain states, showing spatial preferences especially for the southern region – Andhra Pradesh, Tamil Nadu, Kerala and Karnataka. These states accounted for 57 % of the SHG credits linked during the financial year 2005-2006.

The research project aims at evaluating the effectiveness of the Accounting disclosure, human resource and problems encountered by Self-Help groups as well as the potential of socio-economic and political development of the marginalized and underprivileged section of the rural milieu, especially women of poor families of the society. The study requires the expertise of Political Science, Sociology, Commerce, and Economics.

LITERATURE SURVEY

The existing literature surveys made are as under:

Stuart Rutherford (1999), in his article, "Self-Help Groups as Microfinance Providers", has described the strengths of self-help groups which motivates the people to run the self-help groups for the betterment of life.

Robert Peck Christen, N. Srinivasan and Rodger Voorhies (2005), in their article, "Savings Services for the Poor: An Operational Guide", describes the philosophy of the self-help groups and draws an analogy with a system. Non-Exploitative, Non-Profit motive and Ideas of Democracy and Equality are the values of self-help groups. The authors analysed the self-help groups in system procedure consisting inputs: includes tangible resources like men, money and material; transformation process: helps in achievement of objectives and output and environment: is the objective to be achieved. Author suggests for new methods to be adopted, to widen the area of activity in order to foster appropriate values compatible to cooperative philosophy.

Fouillet C. and Augsburg B. (2007), in their article, "Spread of the Self-Help Groups Banking Linkage Programme in India", has described about the linkages between bank and self-help groups. Self-Groups with the help of this linkage they can provide loan to their members for their economical improvement.

Kavaljit Singh (2005), in his article "Sector Liberalization in India: Some Distributing Trends", discuss about the relation of banks with self-help groups.

Daman Prakash (1991) in his article entitled "Strength of a Cooperative Institution", described the strengths of cooperative institutions which motivates the people to run the cooperatives for the betterment of life. The major strengths of cooperative banks are i) active participation of the members knowing the objectives of cooperative banking; ii) Promotion of Self Help Group schemes through state Cooperation and members cooperation.

OBJECTIVES

- i. To examine the needs of SHGs in the present liberal economic scenario.
- ii. To evaluate the progress made by the Self Help Group in West Bengal with special reference to Purba Medinipur district.
- iii. To evaluate the role of the Self Help Groups in the socio-economic development of the society.

iv. The research project aim was to evaluate the effectiveness of the Accounting disclosure, human resource and problems encountered by SHGs as well as the potential of socio-economic development of the marginalized and proletariat of the society.

v. To recommend appropriate measures for better functioning of the Self Help Group.

METHODOLOGY

The research project includes the study with the help of both secondary data and primary data. The secondary data have been collected from "Statistical Statements Relating to The Cooperative Movement in India – Part I" from NABARD and State wise Basic Data of Primary Agricultural Credit Societies" from National Federation of State Cooperative Bank (NAFSCOB). There are three Central Cooperative Banks operating in the district of Purba Medinipur namely Balageria, Mugberia and Tamluk-Ghatal Central Cooperative Banks. The PACS are operating under these Central Cooperative Banks. The primary data on the performance and role of SHGs plays in the socio-economic and political upliftment of the society has been done through field work throughout the block – Bahgawanpur II of district of Purba Medinipur. Ratio Analysis and Trend Analysis of the financial data will be conducted to study the financial position of the SHGs.

Structure and functions of SHGs: - Here with some different types of diagrams, it will be tried to discuss about the structure and functions of SHGs. A self-help group (SHG) is a village-based financial intermediary usually composed of 10–20 local women. SHGs are member-based micro finance intermediaries inspired by external technical support that lie between informal financial market actors like moneylenders, collectors, on one hand, and formal actors like micro finance institutions and banks on the other. Self-Help Group may be registered or unregistered. It typically comprises a group of micro entrepreneurs having homogenous social and economic backgrounds; all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. This system eliminates the need for collateral and is closely related to that of solidarity lending, widely used by micro finance institutions. To make the book-keeping simple enough to be handled by the members, flat interest rates are used for most loan calculations.

FIGURE 1: GROUP DYNAMICS



Source: - Annual administrative report of the West Bengal State Cooperative Bank Ltd. (2009-2010)

FIGURE 2: FUNCTIONS



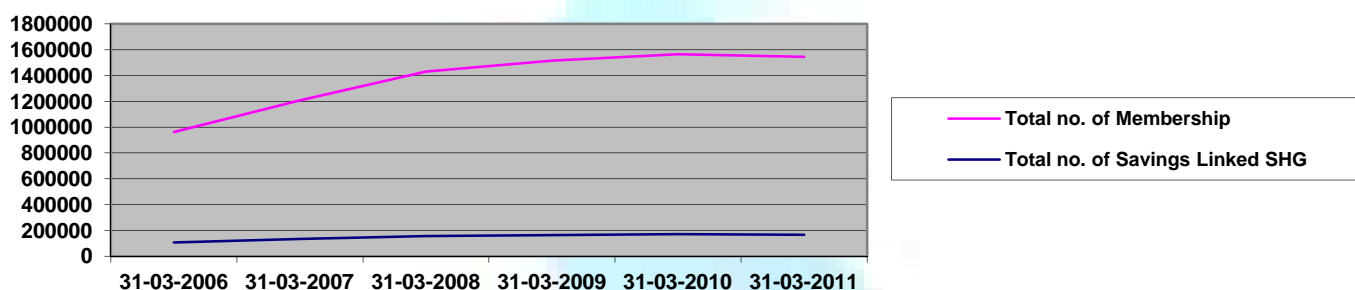
Source: - Annual administrative report of the West Bengal State Cooperative Bank Ltd. (2009-2010)

Growth of Self-Help Groups in West Bengal: - The growth of Self-Help groups in West Bengal has been discussed here with help of a table and chart.

TABLE 1:- GROWTH OF SELF-HELP GROUPS IN WEST BENGAL

As on	No. of SHG Saving Linked	No. of Members (Total)	No. of Female Members	No. of SC/ST Members	Deposits Mobilised	Loans Issued
31/03/06 %	105493	857097	760116	339521	45.61	103.40
growth	(+)47.24	(+)46.10	(+)49.08	(+)44.86	(61.19)	(+)87.75
31/03/07 %	132292	1075251	956178	413130	76.50	152.15
growth	(+)25.40	(+)25.45	(+)25.49	(+)21.68	(+)67.73	(+)47
31/03/08 %	156033	1275112	1099486	463531	94.50	210.58
growth	(+)17.95	(+)18.59	(+)14.99	(+)12.20	23.53	38.40
31/03/09 %	162235	1353025	1206171	531818	120.14	306.62
growth	(+)3.97	(+)6.11	(+)9.70	(+)14.73	(+)27.13	(+)45.61
31/03/10 %	170497	1394057	1224833	556916	143.85	371.85
growth	(+)8.76	(+)6.29	(+)1.55	(+)4.72	(+)19.76	(+)21.27
31/03/11	165700	1379050	1244458	522682	162.19	521.70

Source: - Annual administrative report of the West Bengal State Cooperative Bank Ltd. (2009-2010)

CHART 1:- GROWTH OF SELF-HELP GROUPS IN WEST BENGAL

From the above table and chart it is clear that savings, members, deposits, loans etc are growing very quick and smoothly.

Growth of SHG under Mugberia Central Co-operative Bank Ltd.:- In this section the growth rate of SHG under Mugberia Central Co-operative Bank Ltd, district: - Purba (East) Medinipur, in different sections has been discussed through some tables and charts.

TABLE 2: GROWTH OF SHG UNDER MUGBERIA CENTRAL CO-OPERATIVE BANK LTD, BHAGAWANPUR-II BLOCK, PURBA (EAST) MEDINIPUR, WEST BENGAL

YEAR	NO.OF SHG
1999-2000	201
2000-2001	444
2001-2002	1076
2002-2003	3279
2003-2004	4631
2004-2005	5929
2005-2006	6985
2006-2007	6319
2007-2008	6970
2008-2009	7164
2009-2010	6747
2010-2011	6754

Source: - Annual administrative report of the Mugberia Central Co-operative Bank Ltd.

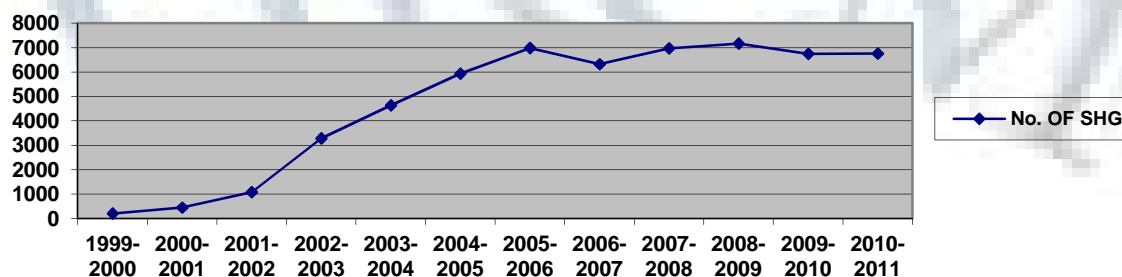
CHART 2: GROWTH OF SHG UNDER MUGBERIA CENTRAL CO-OPERATIVE BANK LTD, PURBA (EAST) MEDINIPUR

TABLE 3: GROWTH OF MEMBER OF SHG

YEAR	Group Member
1999-2000	2307
2000-2001	4523
2001-2002	10070
2002-2003	26519
2003-2004	36546
2004-2005	45711
2005-2006	53152
2006-2007	45508
2007-2008	50648
2008-2009	51732
2009-2010	47380
2010-2011	47814

Source: - Annual administrative report of the Mugberia Central Co-operative Bank Ltd.

CHART 3:- GROWTH OF MEMBER OF SHG

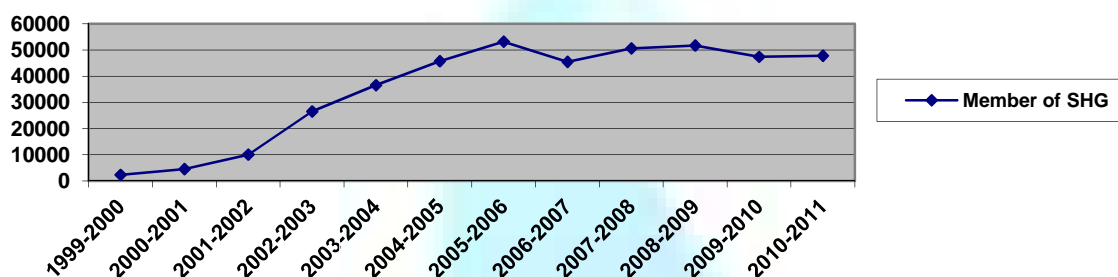


TABLE 4:- SHG DEPOSIT AND LOAN

Year	Deposit (Rs. In Lakh)	Loan (Rs. In Lakh)
1999-2000	4.76	3.84
2000-2001	11.93	13.72
2001-2002	25.13	23.59
2002-2003	55.63	67.44
2003-2004	109.51	116.35
2004-2005	155.07	181.05
2005-2006	215.13	186.21
2006-2007	285.16	338.02
2007-2008	385.91	431.23
2008-2009	465.54	527.63
2009-2010	531.38	670.36
2010-2011	655.28	976.08

Source: - Annual administrative report of the Mugberia Central Co-operative Bank Ltd.

CHART 4:- SHG DEPOSIT AND LOAN

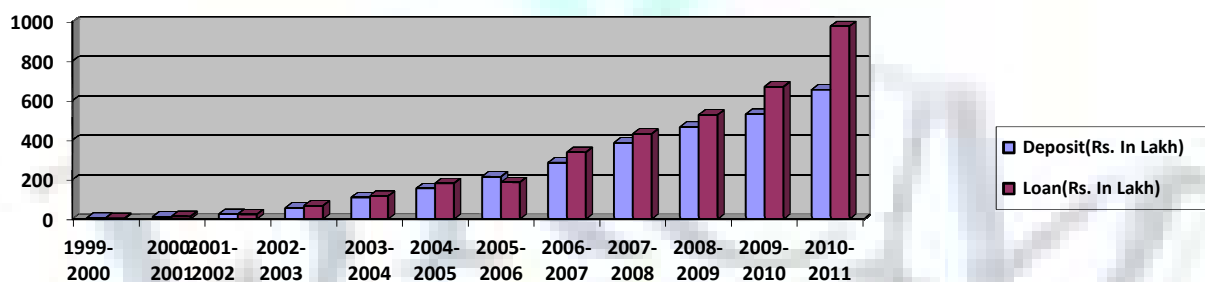
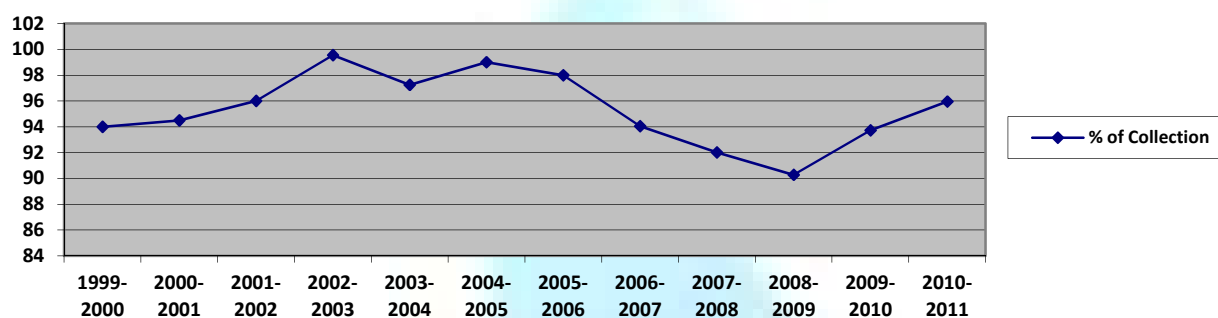


TABLE 5: % OF COLLECTION OF SHG LOAN

Year	% of Collection
1999-2000	94.00
2000-2001	94.50
2001-2002	96.00
2002-2003	99.55
2003-2004	97.25
2004-2005	99.00
2005-2006	98.00
2006-2007	94.04
2007-2008	92.01
2008-2009	90.27
2009-2010	93.73
2010-2011	95.96

Source: - Annual administrative report of the Mugberia Central Co-operative Bank Ltd.

CHART 5: % OF COLLECTION OF SHG LOAN



CASE STUDY

Purba (East) Midnapore district has four subdivisions:- Tamluk, Contai, Egra, and Haldia. Bhagwanpur II is one of the block of Contai Subdivision of Purba Midnapore district of West Bengal. Bhagwanpur II block has its own historic, religious, social, educational, political, cultural, and economic significance though economically the block is considered as a backward block.

There are some NGOs which are working for the upliftment of rural poor in the Bhagwanpur II block. There are many small scale industries in this locality like Brick field, Handloom, Prawn Culture, Betel Leaf Cultivation, Farming and many others. But unfortunately the "processing" in many of these sectors are not of market standard resulting in selling the produce relatively at lower rate. In this block SHGs help the rural poor to taking up income generation activities. More than 500 women are engaged in production activities producing more than 50 items like Food Products, Handloom, pickle, Squashes, Vermi Compost etc. In the field study data pertaining to 100 sample units were collected. Of the total sample units selected, 95% of them are women beneficiaries. Study revealed that the PACS working in the block are very successfully in nurturing the SHGs to make up firming and non-firming activities for rural development.

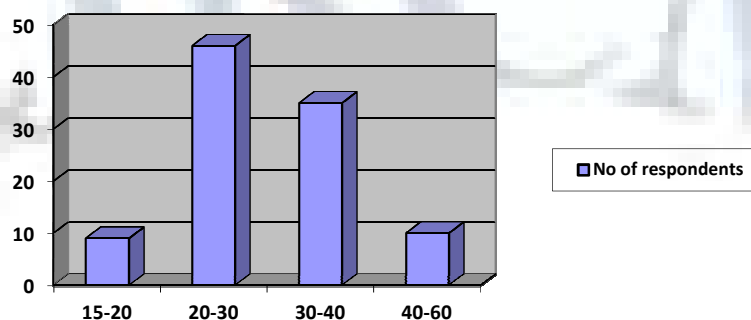
Age Composition: - Sample respondents were selected from different age groups. Of the total beneficiaries selected 9% belongs to the age group 15 years to 20 years. About 46% of the beneficiaries belong to the category of 20-30 years. 35% of the beneficiaries belong to the age group 30 to 40 years. Remaining 10% of the respondents fall under the category of 40 to 60 years age.

TABLE 1: AGE COMPOSITION OF THE RESPONDENTS

Age	Number of respondents	Percentage
15-20	9	9
20-30	46	46
30-40	35	35
40-60	10	10
Total	100	100

Source: Primary Data

GRAPH 1: AGE COMPOSITION OF THE RESPONDENTS



The above graphs depicts that the majority of the SHG members taking SHG activities belongs to the age group of 20-30 years and 30-40 years. Middle aged and married members are highly involved in SHG activities and they are more responsible in contributing the income to their family income.

Educational Background: - Educational backgrounds of the respondents are very low as indicated by the table.

TABLE 2: EDUCATIONAL BACKGROUND

Education	Number of respondents	Percentage
Primary (Class 1 to class 4)	60	60
Below Secondary Level (Class 5 to Class 9)	35	35
Secondary to Higher Secondary (Class 10 to Class12)	5	5
Degree	00	00
Total	100	100

Source: Primary Data

A large number of beneficiaries are having educational background of primary level. About 60% beneficiaries have education only up to 4th standard or primary level, 35% of the beneficiaries obtained with education up to 9th standard and remaining 5% of beneficiary groups have the education up to 12th standard. No beneficiaries have the education above the pre-university level. Educational background of the respondent has proved to be one of the reasons for the poor economic organization. Poor quality of life is mainly due to the lack of better education facilities to the rural poor.

PIE CHART 1: EDUCATIONAL BACKGROUND



The sample respondents of the study indicated that, by forming SHGs under the guidance of PACS as well as constant motivation, training and supported by the PACS has induced a large number of rural women with a very meager educational background could take up farming and non-farming group activities.

Occupational background of respondents before joining SHGs: - The study of the occupational background of the respondents revealed a progressive change in the occupation. Before joining SHGs they were engaged in small scale industries as well as wage employment like maid servant etc.

TABLE 3: OCCUPATIONAL BACKGROUND

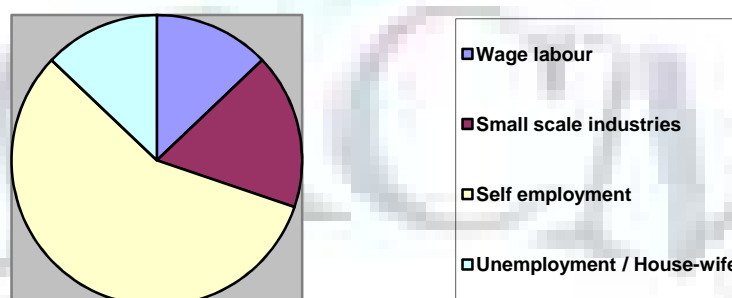
Source of income	Number of respondents	Percentage
Wage labour	20	20
Small scale industries	15	15
Self employment	12	12
Unemployment / House-wife	53	53
Total	100	100

Source: - Primary Data

The respondents who were engaged in wage employment constitute a 20%. Since their employment was seasonal and paid low wages and a major portion of the respondents which was 53%, were un-employed or house-wife, they moved into the SHGs for the income generating activities. It has provided them more working opportunities. About 12% beneficiaries were engaged in self employment activity and remaining 15% were engaged in small scale industries.

Thus SHGs have helped them either to move into the self employment activities or to move from health hazardous occupation into the healthy occupation. The earning from the small scale industries was highly irregular, work for wage labour was seasonal and the income of the self employed was scanty as revealed by the respondents at the time of interaction by the group of SHGs.

PIE CHART 2: OCCUPATIONAL BACKGROUND



Income from the earlier occupations of the respondents was irregular and it was not enough to lead minimum satisfactory of life. Standard of living was much below. Hence they prefer to join SHGs and start working in group, which made them economically self sufficient and to lead better economic life.

Motivational factor for joining SHGs for income generating activities: - Majority of respondents are motivated by the PACS. Primary Agricultural Credit Societies are playing a very significant role in organizing SHGs and motivating them to take up farming and non-farming income generating activities. Majority of the respondents are motivated by the PACS to join the SHGs.

Almost all respondents revealed that their participation in the SHG has facilitated to take part in farming and non-farming income generating activities.

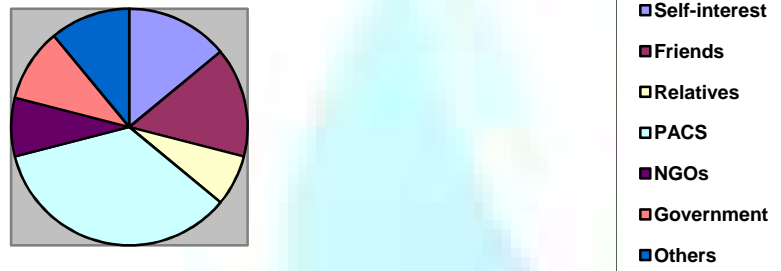
TABLE 4: MOTIVATIONAL FACTOR FOR JOINING SHGs FOR INCOME GENERATING ACTIVITIES

Motivation	Number of respondents	Percentage
Self-interest	14	14
Friends	15	15
Relatives	07	07
PACS	35	35
NGOs	08	08
Government	10	10
Others	11	11
Total	100	100

Source: - Primary Data

The available data reveals that the PACS working in this block play a crucial role in organizing SHGs of people with low economic and educational background in the rural areas. SHGs help the rural poor in capacity building, training and financial support necessary in taking income generating activities.

PIE CHART 3:- MOTIVATIONAL FACTOR FOR JOINING SHGs FOR INCOME GENERATING ACTIVITIES



It is clear from the above table and graph that majority of respondents are inspired by the PACS to join SHGs and take up farming and non-farming income generating activities. PACS are source of inspiration for about 35% of the respondents. 15% of the respondents joined the SHGs due to the influence from their friends. 14% of the respondents are self-interested to join self-help groups. Influence of the government and NGOs through different programmes are about 10% and 8% respectively. Relatives and others were able to influence the respondents 7% and 11% respectively.

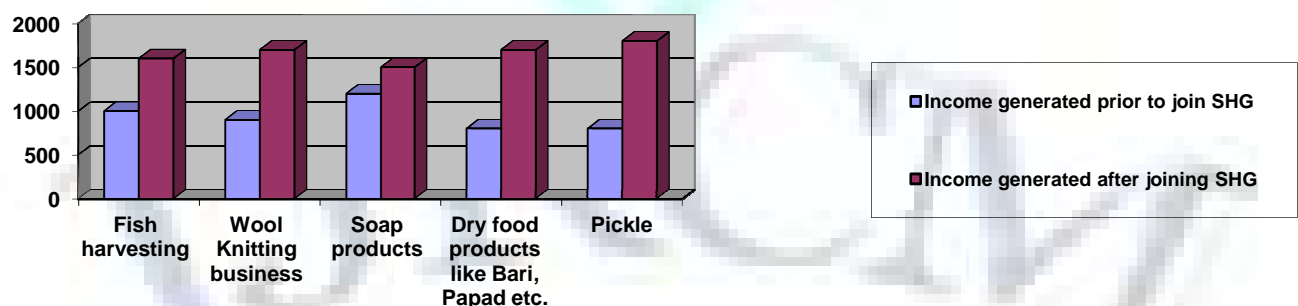
LEVEL OF INCOME OF THE RESPONDENTS BEFORE AND AFTER JOINING SHGs

TABLE 5

Activity	Income generated prior to join SHG	Income generated after joining SHG
Fish harvesting	900-1000	1500-1600
Wool Knitting business	800-900	1550-1700
Soap products	1000-1200	1350-1500
Dry food products like Bari, Papad etc.	700-800	1500-1700
Pickle	750-800	1600-1800

Source: Primary Data

GRAPH 2: LEVEL OF INCOME OF THE RESPONDENTS BEFORE AND AFTER JOINING SHGs



It is clear from the above table that the level of income of individuals after joining Self Help Groups for income generating activities has steadily increased. It proves that Self Help Groups have strengthened the economic position of the Self Help Groups. SHGs have contributed directly for the economic empowerment of rural poor. Better quality of life, better standard of living is possible through the SHGs and their income generating farming and non-farm activities. Before

joining Self Help Groups, they mainly depend upon agricultural/farm activities and some of them were unemployed. Agriculture is seasonal in nature. Hence farming and non-farm activities through Self Help Groups helped them to become more Self sufficient and to improve standard of living.

Source of Capital: - Source of capital available to the Self Help Groups for starting income generating activities include Self Help Group savings, financial assistance through Government Schemes, Capital received from the friends, relatives, cooperative banks, commercial banks and money lenders. Capital information is regarded as one of the important and principal factors in economic development. According to Ragner Nurkse, the vicious circles of poverty in underdeveloped countries can be broken through capital formation.

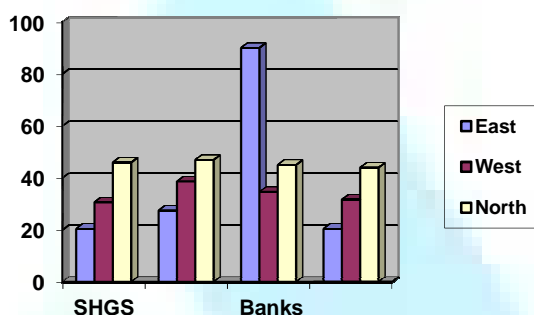
Generally in the rural economy money lenders play a very vital role. The inadequate finance at reasonable rate is the main cause of entrepreneurial backwardness. The formation of SHGs has facilitated pooling of resources, enabled the members to raise funds for productive purpose. This fact is revealed in this study.

TABLE 6: SOURCE OF CAPITAL

Source	Share in percentage
1) SHGS	30
2) Government	32
3) Banks	18
4) Relatives	3
5) Money lenders	5
6) Others	12
Total	100

Source: Primary Data

PIE CHART 4: SOURCE OF CAPITAL



The study of the source of capital to the respondent has indicated that a major share of capital is mobilized by the group through the small savings. 30% of the capital was mobilized through the savings of the SHGs themselves. This indicates that that SHGs have succeeded in mobilizing their own resources for taking up farming and non-farming income generating activities and the share of the bank i.e., commercial banks and co-operative banks also has increased to the level of 32%. The various government employment generation schemes such as SGSY, NREGS etc are implemented through the commercial, co-operative banks and the Panchayats.

The importance of the money lenders, relatives etc have decreased rapidly in recent years due to the increased importance of the rural banking schemes and micro credit programmes. The role of commercial banks in rural development has been increased rapidly in the modern society.

Government to help the destitute women population has come out with the SHG scheme.

OBJECTIVES OF THE SCHEME

- 1) To improve in the total quality of life of the rural poor women
- 2) To reduce the poverty level of rural poor
- 3) To increase the employment and income level of the destitute women
- 4) To develop entrepreneurial culture among women
- 5) To create employment potential by encouraging self employed concept
- 6) To tap and exhibit the technical and managerial skills of the women entrepreneurs
- 7) To increase the supply of the products at a lower cost to the consumers of the local area by minimizing the overhead cost and distribution cost which is very high with MNC's
- 8) To utilise the available resources more efficiently with out wasting in transportation and storage
- 9) To increase social and political awareness among rural poor women

The supports given by Government agencies to the SHGs are:

1. Formation of group from the members identified
2. Project identification for the selected group
3. Conducting Entrepreneurship Development Programs
4. Helping the groups in developing infra structure, organization, etc
5. Loan syndication with banks for term loan / working capital loan
6. Marketing assistance to market the products produced by the SHGs

The problems faced by the SHGs are:

- 1) Non- availability of adequate training centre
- 2) Limited financial strength hence limited borrowing capacity
- 3) Lack professionalism because the members are less qualified
- 4) Marketing of production poses a major challenge for the SHGs
- 5) Consumers reluctance to buy the products when the products produced by the MNCs are available in the market

The suggestions to SHGs:

- 1) increase the educational level of the respondents
- 2) selecting right products
- 3) include qualified persons in the management
- 4) undergoing proper training in the business management
- 5) integrating all the SHGs

CONCLUSION

The detailed paper will cover the areas mentioned more systematically highlighting the relevance of SHGs in the present scenario. The rural farming and non farming income generating activities through Self Help Groups play a vital role in rural development. The SHG should prepare plans for the future so that each member can collectively work for the achievement of the same. It should plan to get financial support from Government, Bank and NGO for its sustainability. It can take up some development programmes in the locality and all the members should involve themselves in implementation and monitoring of the programmes.

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