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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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PROBLEMS OF SELF HELP GROUPS WITH SPECIAL REFERENCE TO STATE MICRO FINANCE VISION 2011, ARUNACHAL PRADESH

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ABSTRACT

The Self Help Group (SHG)-Bank Linkage Programme, in the past nineteen years, has become a well known tool for bankers, developmental agencies and even for corporate houses. SHGs, in many ways, have gone beyond the means of delivering the financial services as a channel and turned out to be focal point for purveying various services to the poor. The programme, over a period, has become the common vehicle in the development process, converging important development programmes. With the small beginning as Pilot Programme launched by NABARD by linking 255 SHGs with banks in 1992, the programme has reached to linking of 69.5 lakh saving-linked SHGs and 48.5 lakh credit-linked SHGs and thus about 9.7 crore households are covered under the programme, envisaging synthesis of formal financial system and informal sector. In view of the large outreach and pre-dominant position of the microfinance programme, it is important to keep a continuous track of the status, progress, trends, qualitative and quantitative performance comprehensively. To achieve this objective, Reserve Bank of India and NABARD issued guidelines in the year 2006-07 to Commercial Banks, Regional Rural Banks and Cooperative Banks to furnish data on progress under microfinance. The data so collected covers various parameters like savings of SHGs with banks, bank loan disbursed to SHGs, bank loan outstanding against SHGs, gross nonperforming assets of bank loans to SHGs, recovery performance of loans to SHGs. Further, the banks also furnished the data regarding bank loans provided to Micro Finance Institutions (MFIs). NABARD has been bringing out the consolidated document annually. This research presents the bird eye view regarding the small achievement the microfinance vision 2011 of Government of Arunachal Pradesh has made progress under microfinance sector under the model, SHG – Bank Linkage model, the problems encountered by the members of SHGs in moving ahead for the common good of the groups.

KEYWORDS

Micro Finance, Arunachal Pradesh, SHG, NABARD.

INTRODUCTION

All that is necessary to save the poor from poverty is to create a functioning environment. Once the poor can unleash their energy and creativity poverty will vanish quickly”.

Muhammad Yunus: 10 December 2006

Poverty is the disease which every government wants to eradicate. Every government wants to see that the people come out of the clutches of the abject poverty. India is a country of small villages, where most of our people live in it and carry on the occupation of farming. Over the years the contribution of farm sector has been declining, but still a large chunk of the population is still dependents on this occupation to sustain their livelihood. The average per capita income of the country has been improving over the period through five year plans and continuous economic reforms. After the new economic policy of 1990s, the country has seen so much progress in all front, say in service sectors, manufacturing, but it has also seen decline in the agriculture sector. New players have emerged in the market; new economic fronts have come up. India's gross domestic products have improved over a period of time.

It seems all these developments have not percolated in all places and development has not been balance as would have been desired by the founding father of the nation.

REVIEW OF LITERATURE

The review of the study conducted in areas of “problems of self help groups with special reference to state micro finance vision 2011, Arunachal Pradesh” a sincere attempt has been made to accumulate the related literature to review the research work that has been done in the past periods.

Verrier Elwin (1958) *A philosophy for NEFA* explains the tribal people of India as very special challenge. Their simplicity, which is most lovable; their art, which often gives them the dignity of princes but is so easily destroyed; their courtesy and hospitality, discipline and self-reliance; their ability to work hard and co-operatively, their occasional bewilderment before the advance of an unfamiliar world, and yet their welcome and friendliness to that world; these things win the heart and call for the very best in those who try to serve them. Nothing can be too good for them, but with what care that good has to be shared.

Novel Laureate Amartya Sen. (1987) *“Food and Freedom”* explains that the provision of food is indeed a central issue in general social ethics, since so much in human life does depend on the ability to find enough to eat. In particular, the freedom that people enjoy to lead a decent life, including freedom from hunger, from avoidable morbidity, from premature mortality, etc., is quite centrally connected with the provision of food and related necessities. Also, the compulsion to acquire enough food may force vulnerable people to do things which they resent doing, and may make them accept lives with little freedom. The role of food in fostering freedom can be an extremely important one.

Novel Laureate Amartya Sen (1993) explains that the freedom to lead different types of life is reflected and the person's capabilities set. The capability of a person depends on variety of factors including personal characteristics and social arrangements.

Mayoux (1998) suggest that empowerment is a process of internal change of power within argumentation of capabilities or power to collective mobilisation of women and when possible men or power with, the purpose of questioning and changing the sub-ordination connection with gender or power over.

Puhazhendhi (1999) analysed the functioning SHGs, in performance, sustainability, empowerment of women, economic impact on the members, future potentials etc. He observed that SHGs in Tamil Nadu are performing well towards social change and transformation. The emerging trends are leading to positive direction of empowerment of members and promotion of micro finance.

Myrada (2000) *“SHG the concept”* explains the basis of the self help group exists prior to any intervention. The members are linked by a common bond like caste, sub-caste, blood, community, place of origin or activity. These natural groups are commonly called “affinity groups”. Even when group members are engaged in a similar traditional activity, like basket weaving, the basis of the group's affinity is a common caste or origin.

V.M. Rao (2002) maintains that a review of the genesis and development of SHGs in India reveals that the existing formal financial institutions have failed to provide finances to landless, marginalised and disadvantage groups. The origin of SHG's could be treated to mutual aid in Indian village community. SHG's encourage saving and promote income generating activities through small loans. The experience available in the country and elsewhere suggests that SHG's are sustainable, stimulate savings and in the process help borrowers to come out of vicious circle of poverty.

C. S Reddy (2005), *APMAS CEO Sandeep Manak, APMAS Intern, Self Help Groups: A keystone of Microfinance in India – Women empowerment and Social Security*. The paper throws lights regarding the models of SHGs, its state of affairs in India, Impact of SHGs in political, social harmony and justices, community and livelihood of the people.

NEED/IMPORTANCE OF THE STUDY

The state of Arunachal Pradesh located at the tip of North Eastern Indian and it lies between 26 30' North latitude and 91 30' East latitude. It covers an area of 83,743 square km, which is endowed with tropical mountains and hilly terrains. As per the 2011 provisional census data 77% of the total population of Arunachal Pradesh lives in Rural Areas.

Alleviation of poverty remains a major challenge before the Government. The Microfinance Vision 2011 of Arunachal Pradesh has been implemented with the objective to generate rural self employment among the mass thought SHG movement. The vision in its course of action has been trying it's best to achieve the goal of reaching 5000 new SHGs by the end of the mission period, but it seems the potentiality of the vision could not be realized as desired by the vision statement. Thinking on this line, this paper is an attempt to study the various causes for not achieving its vision.

OBJECTIVES

1. To study the progress made in the microfinance vision 2011 – Arunachal Pradesh
2. To highlight the problem faced by SHGs in the achievement of microfinance vision 2011
3. Suggestion and recommendation with regard to SHG movement in Arunachal Pradesh.

RESEARCH METHODOLOGY

SELECTION OF SAMPLE

The samples selected are basically from those districts where the capacity building training was conducted by the team members of Support Centre State Micro Finance Vision 2011. These districts are Lower Dibang Valley, Lohit, Lower Subansiri, Papum Pare and Tirap districts of Arunachal Pradesh. Mostly training was provided at the district head quarter.

SELECTION AND DEVELOPMENT OF TOOLS

Accuracy of the study depends upon the appropriateness of tools with which data are collected. For collection of data in the present study the investigator used mostly participatory observation by which the behavioral aspects of beneficiaries and other respective respondents were analysed. The investigator also participated in training programmers' for the self help groups at the village level to get the ground realities of the situation.

COLLECTION DATA

PRIMARY DATA

Primary data were collected through field visit, by organising of training, workshops and exhibitions for promoting the SHGs under the banner of State Microfinance Vision. Interview schedule and questionnaires were used to collect data from the SHG members. Case Study methods were also used to document the success stories and the problem face by the SHGs. Group discussion was one of the most effective tools used for the present study.

SECONDARY DATA

Secondary data were collected after consultation with key departments like Department of Social Welfare, Women and Child Development, Integrated Child Development Services, NABARD, Apex Bank, other commercial banks and NGOs working in the promotion of the SHGs in the study area.

RESULT & DISCUSSION

THE PROGRESS MADE IN THE MICROFINANCE VISION 2011 – ARUNACHAL PRADESH

SHGs are expected to focus on the poor for poverty reduction and women's empowerment, specifically including those who have been by-passed by the banking system¹. Discussions around the data for SHG outreach accordingly tend to assume that SHG members are all from poor families. Yet, there is usually not much evidence for such an assumption. Nor can it be assumed that all those by-passed by the banking system are "absolute have-nots". According to the Census of India (2001), 70% of the total rural population does not have access to banking services (savings or credit through the formal banking system). If we compare this with the estimates of poverty in India - 25-50% of the rural population² it is clear that it is not only the poor who are excluded from banking services. The value SHG has brought into the social life of the people of Arunachal Pradesh in terms of economic benefits, education, tackling the issues which concerns most of the village people can only be felt in long run, but in the short run it has affected some pockets of the population in a positive way. 1,626³ SHGs have been formed under the microfinance vision 2011 till 31.03.2011. No data was available after that. On an average each SHG consist of 10 members, which means 16,260 women folks have come together to share and benefits' from each other's mutual self help. As per the table 1, women population of the state this comes to 2.45 % of the women population and 1.18 % of the total state population.

The SHG movement still has to a go long way, but with efforts from the policy makers and bankers this can be achieved in near future with ease.

Population		Urban	Total	Rural	Total
	Person	3,13,446	13,82,611	10,69,165	13,82,611
	Male	1,65,928	7,20,232	5,54,304	7,20,232
	Female	1,47,518	6,62,379	5,14,861	6,62,379

Source: Census of India 2011 Provisional

THE PROBLEMS IN SHG MOVEMENT

Every state has some unique problems. The state of Arunachal Pradesh with its diverse culture too has many unique problems. The problems related to SHG movement through Microfinance Vision 2011 are discussed below.

THE PROBLEM OF INFRASTRUCTURE

The problem of infrastructure means that since the places are very far off and population of the state very sparsely populated i.e.13 per square km as per provisional census 2011. This creates a unique problem of first bringing in together some people for group formation, the other being providing them regular support base from the department and as well as the NGOs.

THE PROBLEM OF TOO MANY GOVERNMENT SCHEMES TARGETING THE SAME PEOPLE

This may not be unique to the state alone, but the problem is aggravated due to the state's low population. The SHG movement started in the state very long back, hence in a way it seems different departments and agencies of the government targeting the same set of people. The common observation regarding the SHGs is that those SHGs who have availed some government subsidies etc seems getting subsidies in some way or other way. There were also some SHGs who are able to avail credits from the bank, whereas there are many who are yet to see the door of the banks.

THE PROBLEM OF POLITICAL INTERFERENCE

Nobody can escape the clutches of politician and the state and people of Arunachal Pradesh are no exception to this. Many a time, government schemes are directed through the panchayat leaders as they are considered to be near to the people of the village. They are assumed to be known to all the rural masses of their areas. They are elected to help the grass root level of people and nurture the grassroots level democracy, but this seems going the other way in some cases where there exist the political differences. Some of the SHGs have complained about the behavior of their panchayat leaders as they are from different parties. They felt that whatever due to them was denied due to the political differences with the authorising person i.e. the panchayat leader.

Another story is like this, the SHG started its activities long ago and over a period of time these members accumulated more than Rs 8 lakhs as their savings in the bank accounts. The problem started when the members started supporting opposing candidates during the MLA election. Members got divided on the basis of the candidates they supported in the MLA election. The problem started after the election, the groups within the groups do not interact with each other and the money is just lying in the bank. So the moral of the story is that due care should be given in keeping a respecting the views of the members and move forward rather than settle down with petty issue.

THE PROBLEM OF LIMITED ECONOMIC ACTIVITIES

The problem as discussed in the earlier paragraphs, the state has very less economic opportunities because of which there seems to be too much lending of money to non members at very high rate of interest. In village like Bizari of Lower Dibang Valley district the only activities taken up by the SHGs members are of working for wage, over a period of time these SHGs have accumulated savings of more than 5 lakhs of rupees but the problem of banking has made these groups to keep the money with themselves and to lend to others for taking up ginger cultivations etc., which is at the mercy of the nature and the market situation.

THE PROBLEM OF LIMITED EDUCATION

The average education level of the women members of the SHGs is very low. This has created problems in the way of maintaining the books and records of the SHGs. Many of the SHG members have to depend upon the availability of the educated members or outsiders in recording their records, which leads to delay in proper utilisation of their funds.

THE PROBLEM OF LIMITED SUPPORT FROM MALE COUNTERPARTS

Many of the man folks do not support their women folks going to other places for training and other economic activities. Therefore encouraging the man folks to be a part of the SHG movement is the need of the hour else the over a long run the movement may lose steam.

THE PROBLEM OF DIFFERENT INCOME LEVEL

In many cases the SHGs are formed, but since the income levels of the members differ, their objective also differs. Some members may have joined the groups only for the sake of availing the subsidy, where as some may have joined to take some venture. It has been seen that income variables do affect the functioning of the SHG activities. The better way of avoiding this situation is to bring in people of same economic status rather than only concentrating in the tribe, community, village level etc.

FINDINGS

The Micro Finance Vision 2011 started off with some apprehension from the some quarters of the government department, but picked up its momentum. It failed to achieve its target of 5000 SHGs but in the mean time it did guide many of the member of SHGs in getting them trained in book keeping, economic activities etc., thus paving the way for next big government project – the rural livelihood mission.

The target may not have been achieved in the areas of bank linkage and credit linkage but the limited level of interaction has given the opportunities to the banks to think about and come up with ideas which will suit the economic models of the state. It will also make the bankers to think about the objectives and purpose of their actions with regard to their business in Arunachal Pradesh.

The role of the government with regards to policy framing and duplication of work needs to be looked into and further refinement has to be brought in for better economic benefit value to the poor masses of the state and nation as a whole. The need for bringing in better coordination and time bound target achievement were lagging in the Microfinance Vision 2011.

Some of the districts had no records of SHGs as there was no compulsion on the part of the officer to achieve the target. The targets framed were just advisory in nature and answerability for the failure and fixing the responsibility was lagging in the project.

Political interferences with regards to the functioning of SHGs were observed in some cases. Better educations about the rights of SHGs have to be encouraged to make these groups better equipped to fight for their rights.

SUGGESTION & CONCLUSION

The suggestions for the government will be that policies and schemes have to be first customised for the local conditions before the implementation of the process or schemes. Proper ground works have to be carried out before launching any government schemes in such a big way. The target set should also look be from the angle of human value it has added by way of improving the living conditions, nutrition etc. rather than only thinking of linking the groups with bank and providing them with loans.

The suggestions for the SHGs will be to develop new economic avenues rather than depend on easy way of earning like giving loan at high rate. Respect for each members view even if it is political or other matters should be given much attentions else it will hamper the economic benefits of all the members.

The suggestions to the students that there is still scope for further researcher in this field in relation to the state of Arunachal Pradesh with regards to financial inclusion, marketing problems, banking etc.

Self Help Groups in Arunachal Pradesh is a mixed bag and Microfinance Vision, 2011 has many success stories amidst its failure of achieving its statistical targets.

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END NOTES

1. Including sometimes individuals ('social entrepreneurs') or SHG leaders
2. It is not a study of 'impact' for members of SHGs
3. Data compiled from the data provided from Support Centre Microfinance vision 2011, Arunachal Pradesh.



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