

Self Help Groups an Empowerment and Financial Model for Women in Nadia District, West Bengal

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ABSTRACT

Women empowerment is a widely discussed idea all over the world. Scholars have defined the concept by explaining its dimensions including economic, socio-cultural, familial/interpersonal, legal, and political aspects, as well as psychological well being of individuals, groups and communities. The literature points out that empowerment of women is possible by providing them with economic independence, increased well being and social and political development. This is possible by giving them access to saving and credit which promotes greater economic role in decision-making, optimising household's welfare, improving women's skills, mobility, knowledge, and support networks (Basu, 2006). To tackle the problem of poverty and enable the community to improve its quality of life, "Self Help Groups" came into picture as an empowerment and financial model which particularly aimed to mobilise women in rural areas. The main objective of the paper is to throw light on self help groups operating in the rural set up of Village Balindi Baishpukur, Haringhata block, Nadia District, West Bengal. It aims to overview whether these groups act as an empowerment or financial model for the women in this particular District.

Keywords: Empowerment, micro finance, self help groups, marginalisation of poor, entrepreneur, microcredit, cooperative banks, comprehensive projects

INTRODUCTION

“Empowerment is an active, multidimensional process which enables women to realize their full identity and

power in all spheres of life. Power is not a commodity to be transacted; nor can it be given away as alms. Power has to be acquired and once acquired it needs to be exercised sustained and preserved” (Pillai, 1995). Realisation of such a power by the rural women folk gave birth to self help groups in rural areas as a collective process to make women to become self-reliant,

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self-awareness and encourage collective mobilisation, capacity building and external exposure and interaction.

Self help groups act as mediators to empower women in rural areas. It is an informal voluntary association of people formed to attain collective goals, people who are homogenous, with respect to social background, heritage, caste or traditional occupations come together for common cause to rise and manage resources for the benefits of group members (Suguna, 2011). This paper provides a description of whether the existing self help groups in the Village Balindi Baishpukur Haringhata Block in Nadia District, West Bengal, act as an empowerment or financial model for women. This village is selected to be studied after an investigation of six villages and understanding the notion of self help group of the women. The study concentrates on self help groups as a financial model or an empowerment model in the rural areas concentrating on self confidence of women, family support, access to means, control of resources and assets, mobility, role in decision making and changes in women's role.

LITERATURE REVIEW

Scholars have defined self help groups in various ways to quote a few are as follows. Facilitators for Change Ethiopia (2003) defined SHG as a group of likeminded poor women in a community with common objectives of working together for their economic, social and community development. In India, SHGs constitute a

widely accepted development strategy for poverty reduction as they are perceived as powerful vehicle for the promotion of micro-credit and micro-finance especially for women (Chen *et al.*, 2007).

The SHG model was introduced as a core strategy for empowerment of women in the Ninth Plan (1997-2002) in India. This strategy was continued in the Tenth Plan (2002-2007) with the government commitment to encourage SHGs to act as agents of social change, development and empowerment of women (Planning Commission, 2002). It is the largest and fastest growing micro-finance programme in the developing world (Seibel & Khadka, 2002; Swain & Floro, 2008). SHGs can be viewed as 'Empowerment Model' of development which encompasses all. In the recent year, SHGs are emerging as alternative credit source to the poor (e.g., Kumar, 2004; Bharathi, 2005; Singh, 2009; Nabavi, 2009). NABARD views the SHG as an essentially financial model facilitating a supplementary credit delivery mechanism for poor families that have not been reached by the banking system (Tankha, 2002; Sinha & Patole, 2002).

SHGs have been instrumental in empowerment by enabling women to work together in collective agency. A good number of researchers including Micro Finance Institutions (MFIs) claimed that this movement helped in empowering women. Further, SHGs are effective in reducing poverty, creating awareness and ensuring sustainability of environment, which finally results in sustainable development of the

nation. It is reported that SHGs are now emerging as the predominant model for poverty eradication, women empowerment (Chidambaram, 2004) and development agencies (Panda, 2005).

SHG – Bank linkage programme helps to promote financial transactions between formal and informal banking system (SHGs). This programme helps bank in reducing their transactions, as well as risk costs in delivering small loans. SHG – bank linkage is a new rural banking concept (Sharma & Deogharia, 2009).

Self-help group (SHG) is a village-based financial intermediary usually composed of between 10-15 local women. 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 (Sreeramulu, 2006).

A Self-Help Group (SHG) may be a registered or unregistered group of micro entrepreneurs having homogenous social and economic backgrounds; voluntarily coming together to save regular small sums of money and mutually agreeing to contribute to a common fund and meet their emergency needs on the basis of mutual help. 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 microfinance institutions.

To make the book-keeping simple enough to be handled by the members, flat interest rates are used for most loan calculations. Self-help groups are generally started by non-profit organisations (NGOs) that generally have broad anti-poverty agendas. These groups are seen as instruments for a variety of goals including empowering women, developing leadership abilities among poor people, increasing school enrolments and improving nutrition and the use of birth control. Financial intermediation is generally seen more as an entry point to these other goals, rather than as a primary objective.

The existing literature suggests that the concept of forming SHGs and linking to banks would raise income and broaden financial markets by principally providing credit, among other services, to small scale entrepreneurs and thereby reducing poverty (Aghion & Morduch, 2000). This would also lead to women's empowerment, since microfinance programmes have mostly targeted women as clients (Cheston & Kuhn, 2002; Littlefield, Morduch, & Hashemi, 2003). India, which has about 70 percent of the total population living in rural areas, most of who are poor, the programme of microfinance in terms of linking SHGs with banks holds a critical role in targeting poverty reduction and empowering women socially, politically and economically. Since the concept of SHGs is more than 25 years old, a number of studies have already examined the impacts of microfinance.

SHGs have been instrumental in empowering grass root women in several

areas. Evidences from different regions revealed that there are positive improvements realised in terms of all the group members becoming literate, mitigating village disputes, improving health and education of children and keeping the village roads clean, as well as giving exposure to all members of the group to carry on the bank's transactions, etc. It has helped in many other ways; in replacing money lenders, changing cropping pattern, increasing use of organic pesticides and fertilisers, creating seed banks and creating a better awareness on nutrition, health and hygiene. It has also prompted the involvement of people in regular saving and internal lending, helped them initiate micro enterprises and manage lending schemes, avail government credit, operate savings accounts and communal funds, and maintain financial records. Besides, SHGs have been instrumental in people becoming environmentally conscious, using eco-friendly toilets, constructing, using and repairing rainwater harvesting structures, and participating in politics. Women have gained technical skills, as well as basic principles of management and group building. These groups are also creating networks to help women of different regions to unite collectively for a common cause. The effectiveness of the programme is dependent on the social awareness and acceptance of such efforts (Dheepa & Barani, 2010).

Rural credits serve as a tool for providing a sustainable livelihood for millions of rural Indians who do not have a means of livelihood. Several organisations like RRBs,

Microfinance Institutions, NABARD, etc. are playing a major role in providing rural credit facilities to rural India. Reserve Bank of India (RBI) is formulating and regulating the policies and procedures to make the rural credit facilities available to most of the needy. In spite of several efforts put up by various organisations to increase the rural credit facilities, several challenges will prevail in the years to come (Akoijam, 2013).

There was also a remarkable improvement in the social empowerment of SHG members in terms of self-confidence, as reflected in their decision-making abilities and communication skills. Sustainability of SHGs was well established in terms of increased value of assets and savings rate, better access to institutional loans, higher rate of repayment of loans, elimination of informal sources and impressive social empowerment. The studies have found that the most common service is savings and loan facilities. Savings include general savings and particular savings for education, housing, marriages and festivals. Loans include both small and large loans at costs lower than those available in the market. Scholars are of the opinion that empowerment can be judged by three parameters such as economic, social and political, and increased well being. They also pointed out that micro finance programme does not explain the strong form of women empowerment rather it is weak form of women empowerment (Basu, 2002). Scholars report that economic empowerment resulted by SHGs is far

different from financial intermediation of SHGs. In fact, SHGs are incepted as financial intermediaries facilitating a supplementary credit delivery mechanism for poor families that have not been reached by the banking sector. Therefore, economic empowerment model is quite different from financial model aspect of SHGs (Das & Bhowal, 2013).

National Bank for Agriculture and Rural Development views the SHG as essentially a financial model facilitating a supplementary credit delivery mechanism for poor families that have not been reached by the banking system (NABARD, 2000). The study self help groups have two sides. On the one hand, they feel economically and politically liberated because there is a continuous saving being done by them and in the time of disputes, the members stand with the victim. On the other hand, women feel that their money is being stuck in a particular account and there is no immediate benefits drawn (Bhattacharjee, 2010).

METHODOLOGY AND LOCATION OF THE STUDY

The location of the study is Village Balindi Baishpukur in Nadia district in West Bengal, India. It falls under Haringhata Block. Haringhata (community development block) is an administrative division in the Kalyani subdivision of Nadia district in the Indian state of West Bengal.

Haringhata is a Town in Haringhata Tehsil in Nadia District in West Bengal State in India. Haringhata is Main Town for the Haringhata Tehsil. Haringhata is 72.3 km

from its District Main City Krishnanagar and 48 km from its State Main City, Kolkata.

The self-help groups in this village came in congruence with Muhammad Yunus's concept of microcredit and microfinance. Muhammad Yunus was of the opinion that "People are not poor because they are stupid or lazy. People are poor because they have no financial structures to help them! Poverty is a structural problem, not a personal problem" (Muhammad Yunus, n.d.) There are two types of self-help groups in the village one made by the cooperative banks and the other by the Panchayat programme Comprehensive Area Development Corporation.

The first self-help group in this village was formed in 1998. It was started and regulated by the cooperative banks but failed to exist for a long period of time. In 2001, a fresh group was found by non-government organisations in the village taking assistance from the cooperative bank.

In 2002, the comprehensive area development corporation initiated a self-help group in the same village. Both the programmes, the cooperative banks and the West Bengal Comprehensive Area Development Corporation, have helped in emergence of a number of self-help groups. Sixteen self help groups in total were selected purposely, keeping in mind the regular functioning of the group, transaction with banks in continuous process and availability of the entire members. The constraints faced by the researcher were unavailability of members, hostile nature of women towards providing information

and transactions not well recorded by the bank. Eleven of them were funded by the cooperative bank and five by the panchayat programme (CADC). This paper presents a case history of women who are part of these groups.

The main reason of selecting this district was on the basis of coming up with new self help groups, with four members of each group was selected. As a methodology, the researcher was a participant observer and did all the investigations by interacting and participating in the activities with the women. During the primary stage, a preliminary survey was done about their family members, income and livelihood procedures. Later, case studies were taken through one-to-one interaction.

The study adopted a descriptive study design. This design was crucial in capturing the socio-economic characteristic of the study groups such as demographics data, economic status, social benefits and entrepreneurial activities. The study used both primary and secondary data. The information about the number of Self Help Groups in respective development blocks was provided by the Block office

RESULTS AND FINDINGS

Background of the Village

Balindi Baishpukur, Haringhata had a population of 689 (2010-2011). The women under study come from both Hindus and Muslim background. They all are married. They are either a part of a joint family, where the male members earn for the living or a

part of a nuclear family where they work with their counter parts. Type of work performed ranges from being contractual or seasonal workers to assisting the banks with e-banking facilities. The male members of the family are primary earners engaged as labourers or having their own shops. The education level varies, with most of them are educated till the primary grade but some have qualified their graduation degrees. The self-help groups have facilitated some of the poor women to learn to sign and encourage education at the family level. In case of some Muslim women, they have taught the Arabic language for religious and spiritual purposes. The Muslim women effectively inculcate the same to their children. One can find all types facilities in the village; there is a mixture of Pakka (brick) and Kacca (mud) houses in the village.

Formation of Groups

The two major sources to help in the emergence and formation of the Self Help groups are the commercial Banks, Regional Rural Banks cooperative banks, through NGO's and the West Bengal CADC (Comprehensive Area Development Corporation) through Panchayat which acts a multi-agency rural credit delivery structure comprising of a huge network in the village.

NGOs link SHGs to banks for opening savings account and credit requirements. Banks lend to these groups after assessing the credit worthiness of an SHG on various parameters like group discipline on regularity of meetings, savings, rotation of

funds, maintenance of books of accounts, group record keeping, repayment of loans, etc.

The bank facilitates the group members who are engaged in livelihood creation activities like running a retail shop, cattle rearing, zari work, tailoring job, making candles, artificial jewellery, etc. The West Bengal Comprehensive Area Development Corporation, popularly known as CADC, is a statutory autonomous body formed in 1974, with a view to bring about all round development of rural economy through an integrated approach towards diverse activities viz., irrigation, agriculture, animal husbandry, fishery, literacy, preventive health, women and children development, rural industries, farmers cooperatives, etc. Being a unique concept that had not been tried earlier, many practical difficulties surfaced during the initial stages of its implementation. Accordingly original model had to be revised and modified from time to time (Nand *et al.*, 2012). The formation of the self help groups in this village was primarily to empower the women financially.

Functions of the Group

Self-help groups work in a democratic manner. The upper limit of members in a group is restricted to 20. Among them, a member is selected as an 'animator' and two members are selected as the representatives. The animator is selected for the period of two years. The group members meet every month. They discuss about the group savings, rotation of group funds, bank loan, repayment of loan, social and community

action programmes. All the self-help groups under study have a meeting on the seventh month and pay the required amount. The bank transaction is done by the leader of the group or the secretary. In such a group, the poorest women would come together for emergency, disaster, social reasons, economic support and social interaction. It is a registered or an unregistered group.

Self Help Groups Regulated by Cooperative Banks

There are 11 self-help groups made by cooperative banks. Women point out that the groups comprise of a mixture of APL (Above Poverty Level) and BPL (Below Poverty Level) groups. Women of APL (Above Poverty Level) groups wish to be a part of BPL (Below Poverty Level) groups since the facilities are more. It is heard from the women folk that there were many groups in the village but due to lack of interest of the members of the group, all of them came to an end. One of the self-help groups being studied has existed for more than ten years. These women started this group by paying rupees twenty five every month and later on taking a loan from the bank worth two lakhs. There are thirteen members in the group at present turning women withdraw and deposit money in the bank. This group meets once a month mostly on the seventh. The money is mostly withdrawn for farming, animal husbandry and colour fishing. The block development office also facilitates the groups by paying loan to them with a marginal interest. It has also received subsidiary from the bank. New

accounts are created from time to time. If one of the women folk wishes to leave the group, the money invested by her will be returned. Below are the names of the self-help groups, year of starting, members, monthly fee, loan amount and usage of loan of the groups after 2001.

One can find that right after 2001 and once again in 2006, the formation of groups started in the village since women felt the need for such groups. Women believe that these groups not only give them a sense of cohesiveness but also inculcate a sense self-confidence that changes their role from being a housewife who is not aware of the outside world to an empowered woman. It also encourages literacy since most of the women who could not sign can do the same after the formation of such groups. The formation of SHG encourages capacity building, skill development effect, management of resources and assets. It allows the women to work and learn the

skills provided by the institutions for their social and economic growth. It is worth mentioning here that one of the women folk looks after the e-banking system imitated by the bank and effectively manages the same. Women have a great decision making abilities as compared to those who have not joined the groups.

Self Help Groups Regulated by West Bengal Comprehensive Area Development Corporation

The women are found to be a part of self-help groups which have existed since 2002. There are five groups in this category. Eight to thirteen members are part of these groups. They have deposited thirty to fifty rupees per month. Over the years, the account stands to have around two lakhs. They have taken loan twice from the bank of varied amounts. Two percent of interest is also earned by the group in such an investment. By turn, the president and the secretary go

TABLE 1
Self Help Groups regulated by Cooperative Banks

| Name of self-help group | Starting Year | Members | Monthly fee | Loan | Usage of loan |
|-------------------------|---------------|---------|-------------|------------|--------------------------------------------------|
| Preetilota | 2001 | 13 | 25 | 2 lakhs | Farming, Animal husbandry Colour fish rearing |
| Mukti | 2006 | 15 | 50 | 1.6 lakhs | Animal husbandry |
| Moton giri | 2006 | 13 | 25 | 1.75 lakhs | Animal husbandry |
| Saboj Shakti | 2006 | 14 | 50 | 1 lakh | Animal husbandry |
| Anupama BPL | 2006 | 11 | 25 | 2 laks | Animal husbandry |
| Shabnab | 2008 | 5 | 50 | 35000 | Animal husbandry |
| Shakti | 2007 | 14 | 25 | 1lakh | Animal husbandry |
| Arpita | 2009 | 10 | 50 | 50000 | Farming, Animal husbandry |
| Anamika | 2009 | 10 | 50 | 20000 | Farming, Animal husbandry |
| Ananya | 2009 | 10 | 50 | 1 lakh | Farming, Animal husbandry |
| Jiniya | 2010 | 5 | 50 | 70000 | Agriculture, Cattle rearing |

to the bank to withdraw or deposit money. The group members meet every month. By turn, women go to the bank and submit the amount. Below are the five groups under the West Bengal Comprehensive Area Development Corporation (WBCADC). All the groups are well coordinated and managed. The present groups are highly cohesive and cooperative. Many women have learnt to sign their names as a result of depositing and withdrawing money from the bank. Money is taken in the form of loan from the bank for business purposes, animal husbandry and poultry framing, vermin-compost and sewing.

There is also a presence of a male driven self-help group named *Sobuj Shakhi* which comprises of ten members. These men are perusing their graduate or post-graduate degrees, while providing tuitions to the students of the nearby villages. They pay Rs fifty every month to the group leader and have got a loan of 30,000 from the bank which is used for petty business.

Training is received by these groups from time to time. These include wool sewing, beautician courses, vermi-compost

fabrics and embroidery. They also help the village *Aganwari* by cooking mid-day meals for the children. Some women under study are a part of NREGS (National Rural Employment Guarantee Scheme) project. One group is of the idea that they get the benefits from the block office and training was provided for cattle rearing. By the time they were given sheep to rear, they were unable to manage it. They informed the office but no care was taken.

Most of the women in the groups are uneducated so transaction of monetary matters becomes very difficult for them. There is a concept of APL (Above Poverty level) and BPL (Below Poverty Level) groups in the village where the sanction of being a BPL group is easier than the former. The family members, particularly the males, guide these women to get such benefits. They also get loan from the block office for various purposes such as farming, animal husbandry and buying of machines. They have registered their group under block office. This is possible since more than half of the members are working. They complement the income of the male

TABLE 2
Self-help groups regulated by West Bengal Comprehensive Area Development Corporation

| Name of Self Help group | Starting year | Members | Monthly fee | Loan | Usage of loan |
|-------------------------|---------------|---------|-------------|-----------|----------------------------------------------------|
| Shakti | 2002 | 10 | 50 | 2 lakhs | Petty Business, Vermi-compost and Animal Husbandry |
| Neel Kamal | 2005 | 10 | 50 | 1.9 lakhs | Vermi-compost and sewing |
| Chaitali | 2005 | 8 | 30 | 42000 | Petty Business and Animal Husbandry |
| Rajni | 2010 | 10 | 50 | 45000 | Petty Business and Animal Husbandry |
| Dalia | 2010 | 10 | 50 | 22000 | Machine |

members of the family. It is a cohesive group. The main problem behind all the groups is that women do not understand the need of these groups and the facility they have in getting two percent interest from the bank. Women demand that the money should be immediately returned. The making of self-help groups also calls for conflicts between households. The women are of the opinion that the bank personnel's treat them badly due to their illiteracy. If there is minute mistake in the form, it is rejected. No woman is allowed to maintain two accounts. The women of this group conceptualise the existence of such groups as catalyst for empowerment. This enables them to interact with the outside world which was earlier not possible. The formation of self-help groups acts as empowerment and financial model in the rural set up. Although there are numerous difficulties, women are of the opinion that the self-help groups do not only allow economic advancement of women but also social growth per se.

Investigating the scenario as a whole, women are of an idea that there are numerous problems in the village, particularly the roads. The basic problem of the village is to commute to the block office located 15 kilometres away and the bank is around 5 to 6 km away from the village. Generally, women of the self-help groups participate in training programmes arranged by the *Bidhan Chandra Krishi Viswavidyalaya (Local Agriculture University)* and non-governmental organisations in making mats and edible products. These programmes are hardly effective. The women are of

the view that the self-help groups should be associated with the panchayat so that they can get more benefits. One of the non-governmental organisations in the locality also helps these women with paper work and bank formalities.

Viewing the group as an empowerment model, it was found that women are self confident and capable of making monetary decisions. Some male members help these women. Family support is generally present but sometimes the formation of such groups and being particularly a leader of the group carries stress that can result in household conflicts. The formation of SHG has given access and means to women since it has increased mobility among them. With regards to the financial model, it gives them control over resources and assets and ultimately, the decision making pattern has changed the role of women the rural set up as a whole. It was found that despite the conflicting views women have towards self-help groups in the rural set up, the existence and formation of such groups is a boon to the village as whole. This creates a close sense of solidarity and cohesiveness among the villagers.

In terms of training and experience, it was found that the existence of such groups facilitates women and inculcates the power of capacity building, skill development, and marketing linkage. Literacy makes them aware of their family planning measures. Women of this group are of the opinion that self-help groups are mediator for empowerment which also provide financial strength to women.

SUMMARY AND CONCLUSION

It is worth mentioning here that SHGs emerge as an important strategy for empowering women, alleviating poverty and serve as an alternative credit source to the poor. They are an effective strategy for poverty alleviation, women development and social empowerment. A number of literatures are available on the role of SHGs in empowering women and there are also cross world evidences that SHGs are helpful in reducing poverty. Further, a few studies also support the SHG as a financial model that ensures low cost means of rural lending in the absence of formal financial institutions.

Coming together and forming of groups to empower themselves enable an overall development of the village. In the villages under study, the self-help groups act as mediators to empower women. It allows women to become literate and interact with the outside world, particularly in financial matter, which is a male domain in a patriarchal society. It also allows them to peep into the lives of many women living around them who are sometimes victims of diseases or domestic violence. These groups also help these women to overcome various issues and improve their quality of life. There is a deep sense of cohesiveness and bonds between the group members. At times, it also calls for conflicts but with repeated interaction and clarity, matters are solved. Many women under the APL group also try to form BPL groups or want be part of these groups to get quick benefits from the bank.

Sometimes, group politics also enter the household domain but it is easily managed. Meeting at homes are not generally liked by family members. It was found that a number of groups have been dissolved due to petty issues and not getting immediate results but still women are still interested to continue with these groups so that they can contribute to the family's income in the time of need. Some women are still not aware of the concept which results in not making the payments in time. Women are of the view that saving money will allow their children to attain higher education and a good standard of living.

The overall findings of the study suggest that the SHG-bank linkage programmes have made a significant contribution to social and economic improvements of SHG members. It acts as a catalyst which empowers women. SHGs are both an empowering and financial model for the village as a whole.

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