

## IMPACT OF SELF HELP GROUPS (SHG'S) ON LOCAL LIVELIHOODS: A CASE STUDY OF JURULAI SHG, BAMUNPUKHRI, NAGALAND, INDIA

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### ABSTRACT

Micro-finance implemented through different forms of initiatives, i.e. State backed, commercial, cooperatives and self-help groups (SHG), Self-help group is becoming one of the most successful delivery mechanism and brings effective changes in the lives of the rural household. The success of SHG lies in the change in the life of the rural population; rural women, in particular, have been prime movers and beneficiaries of SHG's. This paper primarily draws its base from the existing literature and then venture into capturing the lived experiences of the member of a Jurulai Self-help group of Nagaland. This study takes a stand in favour of the SHG as a mechanism and effective tool in the utilization of micro-credit and brings the positive change in the life of the members of the group.

**KEYWORDS:** Self-Help Group, Micro-Finance, Women Empowerment Livelihood

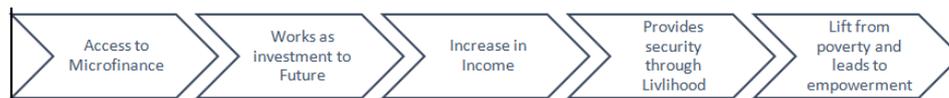
### INTRODUCTION

Rural Poverty is an extremely complex dynamic and perplexing question. It is manifested in a range of overlapping, interdependent, interwoven political, economic and social deprivations. It can be low income, hunger, insecurity, social exclusion, poor health or it can be political powerlessness. These all dimensions bring a new way of looking at the intensity of 'insecurity' and 'vulnerability' i.e. 'Layers of marginalization' or 'the idea of Intersectionality'. (Crenshaw, 1989). The idea of intersectionality considers that the various aspects of vulnerabilities have its various dimensions and layers attached to it being a women or being a dalit women or being a black women is different and has different intensity attached to the positionality such as class, race, sexual orientation and gender. Vulnerabilities do not exist separately from each other, but are complexly interwoven, and that their relationships are essential to an understanding of the real level of deprivation. When research methods attempt to look at each aspect in isolation, then misconceptions may occur and essential understandings may be lost, but there is a growing number of research which talks about empowering agents and understanding of these agents can bring the totality of the issue of poverty and associated dimensions. Micro-finance is considered as one of the enabling agent and Self Help Group as a method of delivery is considered one of the effective mechanism to uplift the poor. Therefore an understanding of the self-help group is not merely provide a reflection upon its functioning and its role in ensuring financial inclusion rather it help us peep in to the nuances of marginalisation, deprivation and vulnerabilities and their interwoven complexity.

India lives in its villages therefore its development are synonymous with the development of the people living in rural areas. In the literature; there has been substantive discussion and debate on the rural poverty. Traditional focus in

development thinking has been on how economic growth leads to poverty reduction, there has been a celebration of the idea of trickle-down theory but in the contemporary debate economist focuses more on the Human Capabilities (Sen, 1999) and a more focus on quality of life, and Human Development(Nussbaum,1993).The contemporary debates focus on the functioning and capabilities and with this backdrop understanding the livelihood framework not only help us to understand the intersectionality debate but also reflect upon the idea of 'Functioning'. Therefore,this study choose to evaluate the impact of Microfinance and Self-Help Group over the livelihood of women.The three key words basically are an idea (Microfinance, as a resource), delivery (Capability) mechanism and outcome (Functioning).

The concept of microfinance entails the provision of financial services to the poor, and is commonly used as an instrument to uplift the poor and downtrodden through the mechanism of Self Help. Microfinance includes financial services such as microcredit, micro savings, and micro-insurance, and since the early 1990s, microfinance institutions (MFIs) also provide nonfinancial services such as literacy education, business training, and skills development. In an attempt to increase the availability of finance and create a financially inclusive environment MFI have emerged as an effective tool.



Source: Diagram Created by the authors on the basis of the works of Stewart et al. (2010)

**Figure 1: Impact of Microfinance**

Self Help Group plays a vital role in absorbing the financial flow and strengthens the rural communities through cooperation and self-help. SHGs are small groups of poor people who, based on the concepts of joint liability and shared information, gain access to financial and nonfinancial services. MFIs, through SHGs, target primarily women, as women use loans more productively, and a number of research studies show that women's access to financial and non-financial services can have an empowering effect (Khandker, 1998; Amin et al., 1998). The Livelihood Framework is thought to be particularly useful as a guide to micro policies concerned with poverty reduction in rural areas, although it may also serve a useful purpose for tracing local level impacts. In this context, the term micro policies refer to interventions that affect livelihood options and strategies at sectoral and local levels. Micro policies may arise from governments, donors, NGOs, or from rural people themselves in participatory interaction with any or several other parties. Micro policies may be economic instruments (e.g. taxes, subsidies, interest rates), advisory or delivery services (e.g. agricultural extension, veterinary services), projects (e.g. Microcredit projects based on group lending), facilitation and enabling functions(e.g. Formation of groups or associations to achieve specific goals on behalf of their members; reducing bureaucratic barriers to individual or community action), or targeted interventions (e.g. Employment guarantee schemes, etc.). Macro policies in contrast to micro policies are those that seek to affect the operating environment of productive enterprises and the income of individuals or households at sectoral or local levels. Macro policies are policies that seek to influence variables that have an economy- wide impact on the pace and direction of economic and social change (Ellis, 2000).

When macro policies are inimical to rural livelihoods, then poverty and inequality grow, farm families may retreat into subsistence (Bevan et al., 1989; Tschirley and Weber, 1994), risk increases, and the vulnerability of rural families to stress and disaster arises. Conversely, macro policies may provide an encouraging environment for rural livelihoods,

lowering risk, stimulating flexibility, widening options and reducing vulnerability. In terms of the livelihoods framework, macro policy constitutes the most important part of the opportunity context of rural livelihoods. However, further than this, it is the livelihood strategies of individuals and households that connect macro and micro policy levels. When macro policies are inimical to rural livelihoods, then there is little that micro level initiatives can do to achieve sustainable improvements in people's lives. Conversely, macro policies may provide an encouraging environment for rural livelihoods, lowering risk, stimulating flexibility, widening options and reducing vulnerability; and this context also gives micro policies leverage to achieve real gains in improving the capabilities and well-being of individuals and households. The cross-sectoral diversification strategies of rural and urban households also modify the impact of economic signals produced by the reform policies because intra-household adaptations are substituted for resource mobility involving independent economic agents across sectors (Ellis, 2000).

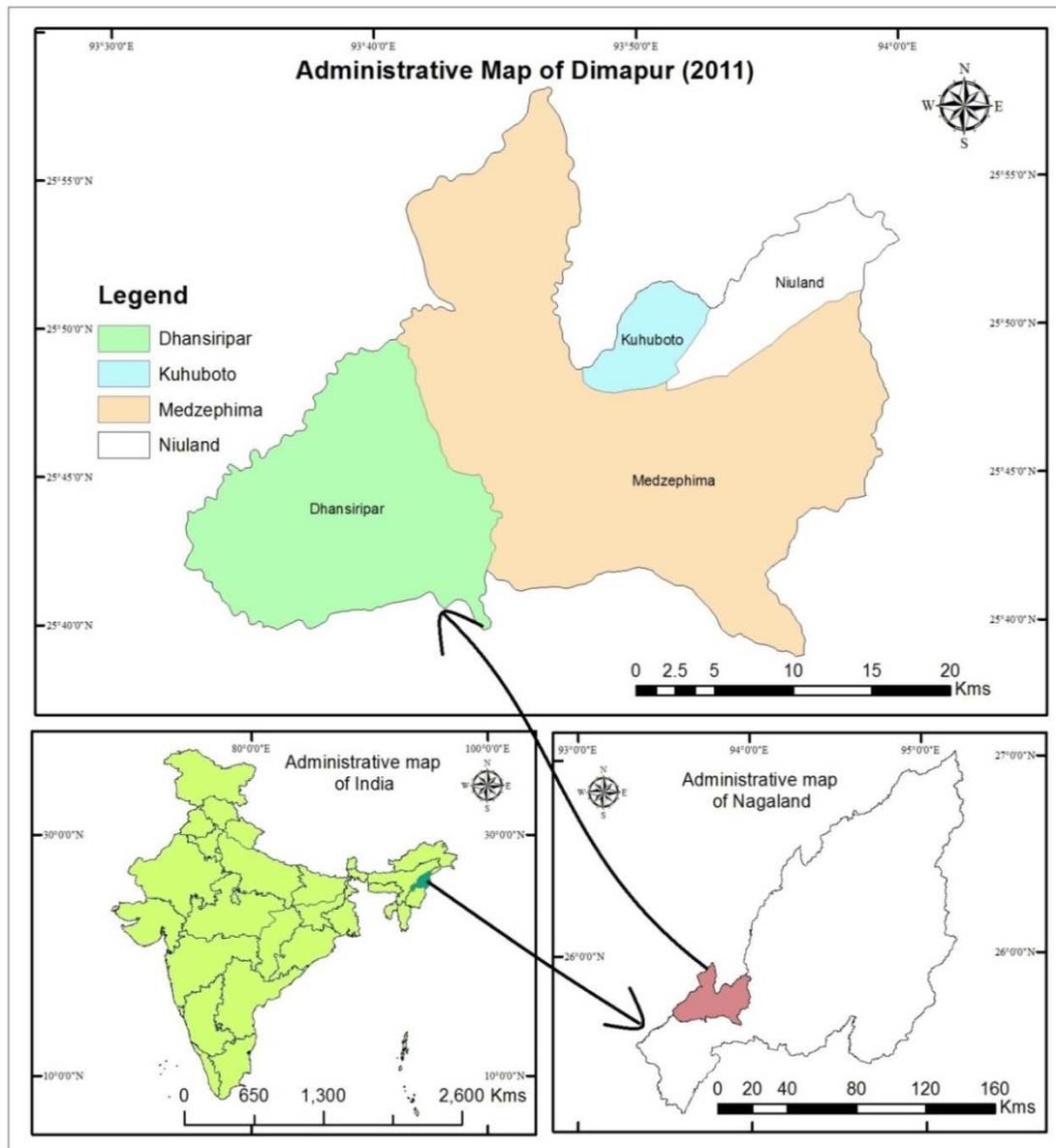
### **Data Collection and Methodology**

To achieve the overarching goal of the study, we adopted an inductive routine of explanation that is general to particular. First, we tried to do a meta-analysis of the review of the literature to understand the previous existing research related to a self-help group. For that purpose, we used the method of systematic literature review (SLR). In following the main steps of SLRs, we searched through databases available at JSTOR, Springer, Wiley, Elsevier and other websites using pre-defined keywords, further we screened the literature in two sections i.e. Title and abstract, and full text, to filter the relevant studies we applied inclusion criteria and extracted and collected data of included studies, and lastly, analysed the studies through a thematic synthesis and a meta-analysis table produced to have an understanding of different theoretical strands at one place. Further, both primary as well as secondary data sources have been used to analyze the policies. The primary data has been collected from IAY scheme at the village level in consultation with the Block Developmental Officer (BDO). Rest schemes are analyzed at the district level as the data for these schemes was not available for block-level or village level. Secondary data has been collected from various official publications and research papers on the schemes currently being implemented in Nagaland.

Focus Group discussion and Personal Interviews were conducted. We went for content analysis and media analysis regarding our sample. We started interaction with the Members of the self-help group and villagers, went on for extraction of information and maintained a diary of field notes and a pool of contacts were generated through which we reached to the right participant in the focused group discussion. With the help of the long term members, we traced the story of the self-help as a group and created a story line to understand the internal hurdles and mechanism faced by the members, along with major landmark events and turning points. The interviews were transcribed verbatim, which made a close analysis of what was said by the respondent easier to scrutinize and classify on paper, as each statement was looked at for specific themes that referenced the research question. Like somewhere one respondent is talking about their empowerment and other time she is talking about hurdles faced by the group, the statement was underlined and given a code and later a thematic analysis was done.

### **Study Area**

Nagaland is situated in the North eastern part of India with Kohima being its capital. Dimapur is the largest town in Nagaland and also the financial capital of Nagaland.



*Source: Census of India 2001*

\*Due to technical difficulties, the boundaries of the RD Blocks could not be shown with accuracy.

**Figure 2: Administrative Map of Dimapur**

A large area of Dimapur district is in the plains with an average elevation of 260 meters above the sea level. Dimapur is situated at  $25^{\circ}54'45''\text{N}$  and  $93^{\circ}44'30''\text{E}$ . Administration of Dimapur district is headed by a Deputy Commissioner (DC) under whom there are 8 administrative revenue circles. The present names of the administrative circles are Niuland, Aquqhaqua, Kuhoboto, Nihokhu, DimapurSadar, Chumukedima, Dhansiripar and Medziphema. Dimapur has four Rural Development (RD) blocks, namely Medziphema, Dhansiripar, Niuland and Kuhuboto (Figure 1). Due to technical difficulties, the boundaries of the RD Blocks cannot be ascertained with accuracy. Bamunpukhri village lies at Medziphema block. The terrain of Bamunpukhri is relatively plain, and is 15km away from district headquarter and 17 km from Block headquarter. The tribes residing in the village are Kachari Tribe and Sema Tribe. The languages spoken in the village are Sema, Kachari, English and Nagamese. Most of the villagers were involved in

agriculture related activities.

**Existing Literature on SHG and their Role in Livelihood**

A vivid thematic understanding emerges from the meta analysis that Microfinance is an enabling force and self-help group is an effective tool to ensure not only women’s participation but their upliftment and empowerment. The first thing we observed that their participation provides them mobility, which in itself is an enabling force, when they move out they learn different skill set. These findings will be discussed later in the next section here, we would like to bring the theoretical strands that emerged from the Meta analysis.

**Table 1: Meta-Analysis of Literature**

<b>Meta-Analysis of the Existing Literature</b>	
<b>Purushotham (2004),Nedumaran et al. (2001),Puhazhendi&amp;Badyata(2002),Krishnaiah(2003),Rao (2004),Silvia (2004).Rajagopalan (2005)</b>	These studies indicate a positive impact of the micro-finance and role of SGH in livelihood and poverty alleviation. The studies indicate that credit borrowers utilized micro credit and it has benefited the group members in acquisition of productive assets, Further an increase in net income and social conditions of the members has been seen. Micro finance helped in improving the socio-economic conditions of members,Positive changes in income active participation of women in community activities has been seen.
<b>Farrington&amp;Priya (2006)Moyle,Dollard&amp;Biswas (2006),Gaiha and Nandhi (2007)Subramaniam (2010),Makandar (2011),Barua, (2012)</b>	Another group of recent studies brings a mixed reaction through their studies, on one hand, the studies show decrease in indebtedness, active participation of women is limited to few, The amount of loans provided to the members of SHGs were so small that it can’t help the members to fight against poverty. These studies bring inefficacy of the interrelated institution, not the SHG per se.

Most of the available studies vouch in favour of the effectiveness of the SHG, studies which bring some problems basically raise the ineffectiveness in the implementation and they don’t denounce the idea of SHG.So it can be safely argued that most of the academic opinion is in favour of SHG,we would like to bring some more studies here apart from the above meta-analysis. SHG plays a vital role in socio-economic development at the micro-level in four ways: poverty alleviation, women empowerment, skill development at the rural level, and building of social capital (Ghate, 2006; Puhazhendhi&Satyasa, 2001;Borbara &Mahanta, 2001).A great majority of SHGs consist of women and it brings positive outcome in their life in terms of Income,Mobility, skill etc.(Nimboodiri&Shiyani, 2001; SumanBery, 2008;Krishnan,2010).Apart from this the studies of NABARD while defining the SHG also highlight the role of SHG. The National Bank for Agriculture and Rural Development of India stated that an SHG is a rural poor homogeneous group formed voluntarily that save an amount from their earnings and contribute to a common fund to lend to members for productive and emergent needs (NABARD, 1995).

**Understanding'jurulai'Self Help Group (SHG) in Bamunpukhri village**

In Nagaland, women are the catalyst for society and play a vital role in the rural economy. They are visible in farming and taking care of livestock, to ferrying water, to weaving and taking care of household duties, widely visible

running tea shops, unlike northern India where women's participations is low. Unlike the northern India plain region where patriarchy is a pervasive and female work participation is low, Northern, Eastern states exhibit a better outlook towards women. Women play a pivotal role in keeping life going. Recognizing the need to continue the empowerment of women and the role of women as agents of development, the government along with a women's activist group helped set up Self Help Groups (SHG). This SHG since then have become avenues for unemployed women to make a living for their sustenance. 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 member sort others in the village for any purpose. In India, many SHGs are linked to banks for the delivery of micro-credit. As SHG is small and economically homogenous affinity groups of rural poor, they voluntarily coming together in achieving the following.

- To save a small amount of money regularly.
- To mutually agree to contribute to a common fund.
- To meet their emergency needs.
- To have collective decision making.
- To solve conflicts or problem through collective participation and common resolution.
- To provide collateral free loan with terms decided by the group at the market driven rates.

Today, the self-help group movement is increasingly accepted as an innovation in the field of rural credit in many developing countries including India to help the rural poor. It is considered as a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot easily avail credit facility from the bank.

An SHG may be registered or unregistered. It typically comprises of a group of micro entrepreneurs having homogeneous 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 microfinance institutions. To make the book-keeping simple enough to be handled by the members, flat interest rates is used for most loan calculations.

Now coming to the Jurulai SHG formed in the year 2004 is one of the 12 SHGs operating in Bamunpukhri village. The Jurulai SHG was formed when a group of 10 women came together to start the SHG with the primary motive of augmenting their monthly income. All the members of the group are housewives except for one who is a private school teacher. Being the only educate member she was chosen as the Secretary due to the importance of book-keeping in running an SHG. Most of them belong to Below Poverty Line (BPL) families. The average number of children in their families is four. The Jurulai SHG which was formed by ten women of Bamunpukhri Village follows the following principles in the functioning of the SHG. To bring change through collective efforts, mutual trust and mutual support, every individual is equal and responsible, every individual is committed to the cause of the group, the decision is based on the principle of consensus, the belief and commitment of the group is to improve their standard of living, Savings is the foundation of the

SHG. With these principles, the SHG functions to achieve the objective of a better life for the members of the group.

### **Story Line of the Evolution and 'Lived Experiences' of the Group Members**

#### **Economic Activities of *Jurulai SHG***

The member of the group narrated the story and shared the “lived experience” through Participatory appraisal and personal interviews, their landmark events were noted down and an FGD conducted which helped us to construct a story line. The Jurulai SHG started with a trading business. They used to go to the bazaar (market) and buy fruits, vegetables and other daily provisions and then sell them to the villagers at a small profit. However, due to the transportation cost involved overtime, they diversified into another activity which has since then become their mainstay- weaving. Now days, SHG purchases wool and other materials and distribute it among the members. They specialized in making fine woven shawls, bags, waistcoats, table mats, etc. (Figure 3). One of the members during the personal interview narrated the reasons to diversify the group and why they switched from fruit selling to other ventures. Another member narrated the positive outcomes due to the diversification and how their meetings over the period of time have strengthened the group. Another member during the focused group discussion narrated the role of the self-help group in their livelihood and how the group member meeting imparts skills, another member also indicated that the group meeting helps them cope up many emotional and economic shocks of life.

The SHG also generates income by giving small loans to its members and people from their village at an interest rate ranging from 3-5 per cent. With its humble beginnings in the year 2004 with Rs. 15,000 as seed money, the Jurulai SHG now has a borrowing capacity of Rs. 0.1 million, showing good progress in their economic activities over time.



**Figure 3: Members of Jurulai SHG Making the Products**

### Management of Jurulai SHG

The group has framed certain rules and regulations out of their own understanding and some training and assistance provided by National Rural Livelihood Mission (NRLM) staff. They are:-

- The group has a bank account and every detail of withdrawal and deposits are entered on their register.
- They meet at least once a week.
- They adhere to a strict maintenance of records. The following books are maintained by SHG
  - Register of Minutes
  - Register of accounts (Cash Book/ ledger/ vouchers/ receipts etc.)
  - Attendance register
- SHGs will close the annual account on the 31st March every year and the secretary will present the annual reports related to savings loan activities etc.
- The agenda of each group meeting shall consist of the following –
  - Weekly savings accounts report
  - On the last week of the month the bank account reports
  - Monthly savings

### Members Contribution towards the Success of SHG

All the 10 women members comprising the group contribute in equal measure to the successful functioning of the group. There has never been any loan defaulter in the group members. The SHG has created a strong bond of friendship, trust and respect among the woman who now view themselves as equal partners in the SHG. The President and Secretary are tasked with coming up with an action plan for the future. The plan would explore the various activities that can be taken up by the SHG is going forward and the likely prospects for the same.

### Financial Conditions of SHG

The SHG opened their bank account in the year 2004. The monthly contribution of the members was Rs.40. The monthly collection was used as a revolving fund for the activities to be undertaken by the group. However, things took a turn for the better when they were taken under the ambit of the NRLM and was provided with financial assistance.

On 8th August 2004, Jurulai SHG first received its 'seed money' of Rs.15, 000 under the NRLM a project under the Department of Rural Development. Apart from the seed money they were given technical know-how by the NRLM on the guidelines to be followed and training on book keeping. From a humble beginning, the SHG as it stands now has Rs.0.1 Million in its saving bank account and cash in hand for the entire group is Rs. 30,000.

### Co-Ordination among the SHG and Various Stakeholders

The SHG members have unanimously feel that the Government has not done enough to promote their activities. Apart from financial assistance the Government has not assisted in finding markets for their products and they voiced a

desire for the Government to provide funds and subsidies alongside assistance in marketing products. The only source of funds presently for the SHG is their monthly savings and the seed money or loan extended by NRLM. The members were immensely grateful to the NRLM officials for timely grant of loans which have been very helpful in expanding their activities over the years.

The Village Council (Gram Panchayat) has also played a supportive role by organizing sales days or giving them market sheds to sell their products. The important stakeholders identified in the program are the Village Councils, Block Development officer (BDO), District Rural Development Agency (DRDA), Banks and other Line Departments. However, as per program guidelines what each stakeholder at every stage of the program has to do is very poorly received at the implementation stage.

## **SUGGESTIONS**

We have to realize that persons are poor not because they do not work, but because they work on low productivity work. So, to reduce poverty, SHGs have to be guided by agents of Government to look into market opportunities to find out what production is to be encouraged in each area. Technical assistance to produce high productivity good which can reap a good profit. There is a need to impart technical training to acquire the required tools. The economic activities must be selected after careful feasibility report based on market studies and local resources. Rotation of office-bearers of SHGs at regular intervals should be made mandatory. This will enable each member to assume leadership roles and develop self-confidence and add value to their lives.

Further, at present, the gestation period of SHGs to clear a grading process and avail the loan for economic activity is almost one year. It has been reported that some SHGs were not getting a loan from the bank even after more than one year of its formation and group activities. The Government agents should coordinate with the banks and set up a more SHG friendly mechanism in loan processing. There is a need to create awareness about the available resources and on-going policy and schemes. The success stories of other SHG and their strategies are required to share with the budding SHG. There is a need for dissemination of the success story and strategy adopted by the ventures of *Lijjat Paapad*, *Amul cooperative Movement*. Various SHG is doing great we need to standardize their strategies and it should be shared at the initiation level.

## **CONCLUSIONS**

Such initiatives of providing alternative income generation to women have not only improved living conditions of their families in areas of nutrition, healthcare, education and access to other services but given them the confidence to participate in larger community driven activities in the village. From being dependent on their husbands and fathers for basic needs to becoming self-dependent and getting their children educated from their own money, these women's lives in the Bamunpukhri Village in Dimapur district have changed. They now demand better schooling for their children, fight for government entitlements, and articulate issues once considered too sensitive to discuss publicly.

The SHG movement has transformed the lives of these women, in the very way they think, act, or participate, and more importantly, in the way they have become contributing factors to the social wellbeing of the State. The SHG movement has essentially transformed lives of many women and thereby their families across Nagaland. It is essential that such SHGs are nurtured and helped to grow to their fullest potential.

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