

## CHAPTER – V

### SUMMARY AND CONCLUSION

#### **Innovative Activities toward Sustainability of SHGs in Present Scenario:-**

National programmes are of immense importance in changing the quality of life of the poor in our country. For a large country like India a one size fits all kind of solution is perhaps not workable and as matter of principle all centrally sponsored programmes should provide for an element of flexibility in the programme strategies and guidelines so that the states can customize them for responding to their respective contextual specificity.

Towards the sustainability of SHGs following are the attempts taken by the panchayets and rural development department of the state which are also applicable in my study area.

**Addressing capacity building and training Needs:** The state had started a special capacity building programme under a special SGSY project of Ministry of Rural Development in 2004-2005 in partnership with CARE West Bengal. Total more than 111975 participants comprising SHG members, PRI representatives, bankers and officials were trained. The learning from these special projects inspired the Panchayets and Rural Development Department to develop a more sustainable strategy for capacity building in 2006-07. As a part of that strategy well performing group leaders with minimum class X standard of education have been selected and given intensive training by state level resource persons. Those who were found to have good communication skills, after due screening, were selected and contracted as District Resource Persons (DRPs). Similarly two group leaders have been identified in each GP to function as the GP Resource Persons (RPs). Two RPs have, in general, been engaged and trained in each GP and they are meeting all the groups at the village level every month to find out their weaknesses and imparting training locally. Thus around 6600 trained SHG leaders working relentlessly for building capacities of the SHGs at the grass root level under the supervision of the Gram Panchayet.

**Formation of Activity Cluster:** Panchayats and Rural Development Department has taken initiative for networking of the SHGs engaged in common economic activity. The Activity Clusters are being constituted to enable the SHGs engaged in production of identified items to produce and market their products with greater efficiency in terms of cost, production process, market linkage and profitability. Such activity clusters have come up in few districts of the State and these economic activities have mainly concentrated in the making/producing Kantha Stitch, Jute based products, Floriculture, Terracotta, Bio Fertiliser, Paddy Processing, 'Gahanna Bari' etc. Initiatives have been taken to provide support to these Activity Clusters for up-gradation of skill, design development, marketing and for technological development. Supports are also being provided to build up managerial capacity of the cluster members.

**Setting up SHGs Federations at various levels:** The State has taken the policy of federating the SHGs, particularly the women groups formed under SGSY as well as other programmes living within a particular area in to larger groups in the form of Upa-Sangha (Sub Cluster) at Gram Sansad (ward) level, Sangha (Cluster) at Gram Panchayat level and Mahasangha (Federation) at Panchayat Samity level.

Ensuring Convergence with other Rural Development and Poverty alleviation programmes and initiatives: The National Rural Health Mission has prescribed constitution of a Village Health and Sanitation Committee at the village level under the umbrella of the PRIs to address various community level issues relating to health and nutrition. In West Bengal it has been decided that a functional committee of the Gram Unnayan Samity (village development Committee at the ward level of GPs) (GUS) shall act as the Village Health & Sanitation Committee. The Functional Committee is to identify one S.H.G. (Self Help Group) consisting of women members within the Gram Sansad area for effective monitoring & evaluation of the assigned activities. The SHGs are being involved in monitoring the health of the area particularly that of the mothers and children.

Monitoring and linkage with Panchayet bodies: Two SHG group members have been tagged with each GP, as GP Resource Persons provide manpower support to the GPs. The RPs sit in the GP office on some days of the week, maintain the SHG registers and based on their village level meetings provide specific feedbacks on problems being faced and nature of supports needed by different SHGs. The objective is to strengthen the system so that the GPs have better information on supports required by the groups and are also in a position to provide the support or to facilitate the same with the help of Panchayet Samity, Banks or other institutions. To institutionalise the process of monitoring of the SHGs by the GPs arrangement has been made to review the progress with representatives of the SHGs on every second Saturday of the month, which is also attended by the RPs. The monthly review meetings by the Panchayet Samity are generally attended by at least one RP from the GP as well as an officer from DRDC, which is a part of the Zilla Parishad to enable the Panchayet Samity as well as the DRDC to remain updated with the ground level problem and help those bodies to sort out the same. This integration has led to more interventions of the Panchayet in promotion of the SHG movement by spending their own resources and augmenting their economic opportunities.

Addressing the attrition rate and Issues concerning access to Credit: The studies have rightly identified that less number of SHGs are passing to Grade -I level, from Grade-I to Grade- II and from Grade-II to finally entering in the Micro Enterprise level due to various reasons mentioned in the note. One major cause of the high attrition rate is lack of capacity of the SHG members in negotiating with the banks and a lack of awareness, understanding, motivation and shortage of human resources at the village level bank branches. To address the DRD Cells of the Zilla Parishad are utilising the services of retired bank officials as Banker resource persons who are building up the capacity of both SHG members and the bank branches in dealing more effectively with this programme.

In the national level the need for restructuring the SGSY has arisen on account of feedback provided and recommendations made by various studies including those conducted by National Institute of Rural Development (NIRD), Hyderabad, Bankers Institute of Rural Development (BIRD), Lucknow, Centre for Management Development, Thiruvananthapuram etc. and reports of the Steering Committee constituted by the Planning Commission for the 11th Plan Further, the Ministry of Rural Development (MoRD), Government of India (GoI) has accepted the recommendation of the Committee on Credit Related Issues under SGSY

(Prof. Radhakrishna Committee) to create a National Rural Livelihoods Mission (NRLM) to provide greater focus and momentum for poverty reduction to achieve the Millennium Development Goal (MDG) by 2015 through rapid increase in the coverage of rural poor households under self-employment. In addition to self employment, the Mission will also help in enhancing their capabilities and facilitate access to other entitlements such as wage employment and food security and benefits of Indira Awas Yojana (IAY), drinking water, land improvement, education, and health and risk mitigation through convergence and coordination mechanism. National Rural Livelihoods Mission will be launched from 2009-10 to facilitate effective implementation of the restructured SGSY scheme in a mission mode.

### **Social Group Work and Self Help Group in Sustainable Rural development**

Self Help Group under the Swarnajayanti Gram Swarajgar Yojana is developing through various stage of group formation in the current study field. Self help groups are sustaining their activity and developing the group strength on the basis of their basic principles. Formation and maintaining the group activities few are the principles also highlighted in the guidelines of Swarnajayanti Gram Swarajgar Yojana. In this respect for development of a social group few are the important principle are highlighted in the social group work methods of social work.

Social group work as a method of social work, we mean an orderly, systematic, planned way of working with people in groups. A method of conscious procedure, a designed means of achieving a goal. In other aspects a method is a way of doing something, but underneath the doing we always discover an integrated arrangement of knowledge, understanding and principles. In enabling method the members are helped to learn new ideas, develop new skills, change attitudes and deepen their personalities through participation in a social process wherein they make decisions and take social action necessary to accomplish the purposes of the group.

Generally social work deals with the following objective like to solve psycho social problem, to fulfil humanitarian needs, to solve the adjust mental problem, to create self sufficiency, strengthening and making harmonious social relations, make provision of corrective and recreation services , develop democratic values, provide opportunities for development and social progress, conscientize the community, change the environmental in favour of individual's growth and development and also to bring change in social system for social development.

Social group work is method, through which individual in groups in social agency settings are helped by a worker who guide their interaction in programme activities, so that they may relate themselves to others and experience growth opportunities in accordance with their needs and capacities, to the end of individual, group and community development (Trecker) .

Leanard D. White has defined a principle thus, a principle must be understood to mean a hypothesis to adequately test by observation and experiment that it may intelligently be put forward as a guide to action or as a means of understanding. The basic principles of Social Group Work,

1. The principle of planned group formation,
2. The principle of specific objective,
3. The principle of guided group interaction,
4. The principle of continuous individualisation,
5. The principle of worker group relationship,
6. The principle of democratic group self determination,
7. The principle of flexible functional organisation,
8. The principle of progressive programme experience,
9. The principle of resource utilisation.

Acceptance and understanding of principles should govern our actions and determine the process of the group work.

Following aspects have tremendous significance to improve the sustainability of social group life, -

The atmosphere or climate in which the group exists and which the group itself creates is of major importance. When individuals get enough real acceptances, understanding, and love they tend to respond in accepting and cooperating ways.

The degree of cohesion that exists in a group tends to influence the extent to which the group controls member's behaviour. Without sufficient cohesiveness, or relationship, between members, the group may lack focus and will therefore function less vitally in the lives of the members.

The presence of democratic leadership influences the effectiveness of the group. When the leaders of group set up a stimulating situation and induce free, spontaneous problem-solving participation, those groups become dynamic and vital.

The functional and structural systems of groups make for wide variation in the effectiveness of those groups. When these systems are fixed, inflexible, and rigid they tend to hinder, if not block, the process of communication that are essential if interaction is to be full and participation meaningful and creative.

The extent to which group members participate in determination of goals is a powerful regulator of their energy output in working to attain those goals. The only goal that individuals fully understand are those that they have helped to formulate and the only goal towards which they will work wholeheartedly are those that they have decided are important.

The decision-making system in group life is the most powerful of several dynamics. When members have a voice in making the decisions of the group, they are involved in a most significant way:

Sustainability of self help group under the Swarnajayanti Gram Swarajgar Yojana basically depends on groups' principle that group formation should be in planned way with specific objective and guided by group interaction. Where the stakeholder worker group relationship must be positive and group should be democratic for group self determination. Also the self help group utilise local resources and gather experience of flexible functional organisation and progressive programme experience. These are principles that make a self help group more cohesive.

## **Executive Summary and Conclusion:-**

The Swarnajayanti Gram Swarozgar Yojana (SGSY) Scheme, a Centrally Sponsored Scheme implemented in all states except Delhi and Chandigarh since 1999, is primarily designed to promote self-employment oriented income generating activities for the BPL households in the rural areas. Women around the mechanism of Self-Help Groups (SHGs), the SGSY has been designed to break the financial, technical and market constraints that the individual BPL households face to cross the threshold of poverty line.

Several evaluation studies have shown that the scheme is relatively successful in alleviating rural poverty wherever systematic mobilization of the poor into SHGs, their capacity building and skill development was taken up in a process-intensive manner. An overview of the implementation of the scheme in the country over the last ten years throws up a mixed picture. The important fact that only minimum percent of the SHGs were able to access bank credit for income generating activities including micro enterprises, reflects the need for augmenting credit absorption capacity of SHGs through systematic capacity in skill building and sustained technical, marketing and even placement support, besides streamlining the credit delivery system for making available adequate and timely credit at reasonable rates.

In general there a few gaps in SGSY in attaining sustainable rural livelihood development of self help group -

Uneven spread in formation of SHGs in rural poverty pockets, where the communication and other facilities are not functioning well, specially in heard to reach area, backward village, tea garden etc. The attrition rate is very high from Grade-II to finally entering in the micro enterprise. The reasons are low level of education & skill, lack of beneficiaries owned umbrella organization at various levels, inaccessibility to financial institutions. There is the problem to access credit in rural area both in the demand side as well as on the supply side like poor required financial assets to starts a new activity, where bankers may not sufficient staffs to provide the service. Capacity building & training are inadequate due to lack of institutional infrastructure and sufficient expertise trainer. There are no SHGs federations in my study area to support the sustainability of SHGs to reduce their dependency on external agencies. The lack of convergence with other programme of Rural Development as well as of other Ministries to overcome the constraints faced by rural poor to achieve optimum results in terms of maximizing the livelihood opportunities to the rural poor and their entitlements such as wage employment and food security and benefits of Indira Awas Yojana (IAY), drinking water, land improvement, education, and health and risk mitigation. Majority of the rural poor belong to disadvantaged social groups such as SC/ST, OBC & Minorities. They are not familiar with formal systems and face all type of deprivations due to lack of proper system to address their grievances. Due to non availability of detailed information of SHGs, their activities and products and ignorance about their entitlements, the rural poor are not able to get the desired benefit of the scheme. Inadequate professional manpower in various level specially in Blocks, Gram Panchayet to implement the complex and process oriented programme to achieve the pre-determined goal.

The study of self help group in the Terai region of West Bengal on the strategy of sustainable rural livelihood development focuses livelihood assets based strategies. The study reviews and analyses change and development of livelihood strategies for sustainable income generating activities of self help group members. Based on sustainable rural livelihood development framework the participatory rural appraisal methods have been applied to review and find out whether the livelihood assets based strategy is a key strategy of self help group for sustainable rural livelihood development. For the sake of convenience summary of the observation with reference to the objectives of the study.

- The study indicates that the SGSY programmes have supported the swarojgaries below poverty line in under taking income generating activities, 72% of swarojgaries interviewed in the study have come from BPL families .
- 92 % female and 51% scheduled caste swarojgaries are participating the self help groups under SGSY programme in study area.
- The study reveals that 27 -45 years old swarojgaries are near about 80 % of the total swarojgaries.
- A large section of the interviewed swarojgaries is only literate and primary standard educated.
- Near about 75 % of swarojgaries have less than 2.5 Bigha landed property.
- 90 % of swarojgaries increased up-to three alternative livelihood activities in the group period.
- 50 % of swarojgaries are based on traditional farm activities along with new livelihood activities.
- One interesting point is that maximum percentage of swarojgaries responded that they have social and financial assets.
- Swarojgaries responded that all the assets are available to access in the community.
- Maximum percentage of swarojgaries improved social and financial assets in the group period.
- Social and financial assets are maximum required to continuing livelihood activities.
- All these assets are accessed in sustainable manner by the group members.
- Swarojgaries highlight the constraints like lengthy and time consuming policy, too much rigidity in rules and regulation etc.
- Also swarojgaries responded that some opportunities makes a person more competitive, more passionate, more conscious and more knowledgeable and make the group interlinked with other department for developing other suitable rural livelihood.
- The swarojgaries gave more priority in social and financial assets to develop the livelihood strategies.
- To continue the livelihood strategies physical and social assets are facing crises, according to swarojgaries response.
- The swarojgaries face problem to adopt financial and social assets based strategies.
- Maximum number of swarojgaries responded that social, financial, physical assets break-up in crises situation.
- All assets based strategy should be adopted as alternative strategy by self help group to cope up with the problem.

- 77% of Swarojgaris responses that they are aware regarding planned assets based strategy and 85 % are responded that it's required.
- The impact on rural development of Self Help Group is reflected on participation of local self government 59%, consciousness of family health and hygiene 63 % , participation of decision making 69%, accessing of basic needs 77%, accessing of secondary needs 62%.
- Here in study area swarojgaris responded that they enhance assets 74%, maintain capabilities 71%, without undermining the natural resources 82%.
- Swarojgaris responded on social and financial assets in terms of resource/assets ownership and access.
- In case of entrepreneurship development maximum responded on organizational components rather than risk bearing and innovative idea.

Livelihood is popularly defined to include capabilities, assets and activities required for a means of living. In a development initiative targeted to the poor, the crucial importance is to ensure food security. In the rural area of West Bengal, the degree of food security widely varies between regions- the extreme insecurity being observed in the zone like highly underserved areas of North Bengal. West Bengal presents a unique model of small farm-led agricultural growth holding rural economy together. It has co- relationship with natural capital, public policy favoring development of minor irrigation and resilience and adoption capacity of small farmers.

Apart from presenting the major findings of the study, here I tried to address some issues raised during my field study-

- The role of Non Government Organization is soundly highlighted in the response of Swarojgaris. The representatives of Non Governmental organization are enhancing the capabilities of Swarojgaris to adopt the new livelihood activities and aware them regarding the various assets available for access. They develop the self confidence of Swarojgaris to manage the various assets in planned way to make a strategy for their livelihood activities.
- The involvement of Panchayet Raj Institution in grassroots level is very difficult to explain in a simple manner. In the study field context found that representative of Panchayet are playing a dynamic role with self help group for their interest. Panchayet representative do not give importance on livelihood asset development especially for self help group.
- Interest of bankers to establish the sustainable enterprises of self help group is quite satisfactory. Bank functionaries visit the field and evaluate the activities of swarojgaris. Bankers are giving the financial guidance to swarojgaris for sustainable management of micro enterprises.

To conclude my study it was found that for sustainability of rural livelihood activities it is important to plan asset based activities in a proper way for their income generation. Swarojgaris who planned their livelihood activities properly and give key importance in planned livelihood asset based strategy are more sustainable among others.

### **Recommendation:-**

Some recommendations flowing from the Strategy of Sustainable Rural Livelihood Development – a study of self help group in the Terai region, West Bengal are described below,-

- Initiating need based resource/assets allocation: the spread resources over a large area / needs to be closely reviewed, as it seems to generate problems of sub-optimal investments. Instead of equal distribution of resources across wards, a system of micro level planning can be undertaken starting from the village and moving upwards. Livelihood based participatory planning can develop a community in a sustainable manner.
- Identify the community resources/assets: poor people are not aware regarding the assets in the community, so to sustaining the livelihood strategy resources in the community should be identified. A proper system (livelihood Resource Centre) should be developed to exploring the assets /resources in front of community for livelihood activities. Specially to find out the natural resources available in the community and how to access them in a sustainable manner.
- Human resource development programme: to explore the ingredient skill of the rural poor or swarojgaries group through various training programme. The training programme should be developed to explore the soft skill of swarojgaries. Small training institution should be developed in the grass root level (Gram Panchayats) for poor women and swarojgaries group.
- Supporting convergence of initiatives at poor women's self help group: mobilization of women's self help groups is a gradual process and can be moulded on a "rights and responsibilities" – based approach for socio economic and political empowerment. Right to information, skill based training workshops, cross-visits and exposure visits can be essential ingredients. It is important to take stock of the quality of self help groups being formed almost mechanically at considerable speed in terms of the objective set. The spirit of self help needs to be realized amongst women. The "mindset" of SHG members needs to be broadened to include a vision and a plan for achieving that vision.
- Strengthening agriculture as mainstay of rural livelihoods: the stake in agriculture is high since the entire backbone of rural West Bengal is dependent on farming. To combat diminishing marginal productivity, it is important to provide farmers with options in terms of sustainable agricultural practices. Demonstrations and pilot can be set up in villages for creating awareness and motivation amongst farmers for adopting better agricultural practice. It is recommended to investigate the problems of soil fertility, acidity, pest infestation, plant disease and for suggesting appropriate policy measures. Also for the mono-cropped areas needs to explore ways of organizing effective support to the poor farmers in terms of water harvesting techniques, drip irrigation techniques, crop rotation practices etc.
- Developing and supporting non – farm opportunities: poor people preferred livelihood sources clearly both farm and non-farm related livelihoods as important and many combine them in different proportions. Though farming is conspicuous it is important to support non-farm opportunities by the decentralized governance.



- Developing livestock wealth: different categories of poor can get benefit by investing in livestock and poultry since most of them are already involved in such activities on a mini-scale. Given the condition of veterinary services at the village/block level, it would be useful to promote a group of young women and men to be trained as para-vets at the block level, who can then gainfully engage in providing primary veterinary services to different areas/customers. Young swarojgaries from poor households can be given training, support of funds and entrusted with livestock/poultry-rearing so that they can work productively, support their family and also save for future.
- Adopting ways for facilitating rural marketing: Markets are posing to be a major constraint for those producing handicrafts related items. With higher scales of production of poultry, livestock, pisciculture, horticulture, floriculture etc. marketing avenues are important to explore. Possible marketing potential and channels of a few common items produced locally can be explored further and a market intelligence group set up for dissemination of information on marketing to locals producer groups.
- Linking governance with livelihoods of the poor: link governance with poor people's livelihoods is through "Planning for Livelihoods" by poor or swarojgaries groups supported by local governance. In those villages where the process of decentralized planning is currently under progress an additional window can be opened for livelihoods planning by poor/Swarojgaries groups within the decentralized planning framework. Such participatory planning by focus group can lead to a list of prioritized actions for implementation. The "Planning for livelihoods" by poor/Swarojgaries groups can be initiated in those villages where decentralized planning has not taken place. In especially "Self Help Group Planning for livelihood" can be introduced under the SGSY scheme in the village.
- Supporting convergence of initiatives at the level of ultra poor: the ultra poor household / Swarojgaries, especially the women-headed households have practically no (negligible) assets base. Convergence of pre-development interventions at the house hold level is recommended for minimizing negative impacts and building conditions for future development interventions. The assets base will have to be strengthened gradually in such a manner that they are in a position to minimize or overcome their vulnerabilities. A gradual incremental approach to asset formation (through asset transfer), through provision of patta land, strengthening of social and human assets and capabilities and improving access to official programmes can help Swarojgaries.
- Rural branches of many banks require better sensitization towards poor people's livelihoods and opportunities. Communication between the government department and the banking system needs to improve so that the rural branches have clear instruction for fulfillment of criteria regarding the credit facilities to the local SHGs within a reasonable time period. It is recommended that the SHGs learn to organize saving and credit activities amongst its members for at least 6-9 months before it become eligible for any fund/grant. This help them to learn lessons in micro finance activities such as how to rotate funds, how to maintain books and records and do regular saving , credit and payment and also strengthen ownership and bonding the group. A convergence of different activities /programmes for SHGs needs to be developed for holistic support.