SELF-HELP GROUPS AND WOMEN’S EMPOWERMENT
THE PRAGATI KORAPUT EXPERIENCE

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We extend our sincere thanks to
All the SHGs who are part of the study.
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Introduction

Since 1994, Pragati Koraput, a non-government organization based in Koraput, Odisha, has been facilitating and strengthening women’s self-help groups (SHGs) as part of its community development interventions. The idea of SHGs as conduits for community development is two pronged: first as a livelihood strategy. Essentially, SHGs are (1) village-based savings and money lending groups which (2) can also act as a financial intermediary between its members and larger financial institutions such as banks for loans to be used in livelihood support. The loans obtained are not only for the individual member’s use, but the SHG as a group itself can engage in income generating projects which will equally benefit the members through its profits.

Second, women’s SHGs have a powerful potential to be vehicles for promoting gender equality in the villages. Pragati has the following objectives in building SHGs (Pragati 2011):

1) To capacitate women to gain access and control over resources.
2) To foster equal participation of women and men in decision-making processes.
3) To build capacities of women for self and mutual help, and leadership roles.

A cursory review of Pragati documentation of its SHG work showed a positive movement with regard the formation of SHGs through the years. As of March 2011, there are 151 Pragati-facilitated women’s SHGs in 88 villages of eight Gram Panchayats (Badel, Balda, Golluru, Hatibari, Thuba, Bheja, Raising and Chatwa) in the Nandapur block of Koraput district.¹ Many of these were pioneering groups in their villages i.e. previous to Pragati intervention, women were not organized. Project reports also indicated many positive outcomes of Pragati organizing, ranging from increased household incomes to increased skills and confidence of women SHGs members to actively engage in decision-making processes within their families and villages. Beyond their villages, these SHGs have also participated in block and district-wide mobilizations as part of SHG federations.

Notwithstanding these achievements are the challenges on the basis of women’s holistic and sustainable empowerment vis-à-vis community development: Not the least of the challenges faced by the SHG members are intra-group issues, SHG status in the village, and protecting their gains from being subverted by other groups, even institutions. To what extent has SHG organizing contributed to the economic, social, and political empowerment of women, SHG members and non-members alike? What changes have been brought about in the villages because of SHGs presence? In particular, how have SHGs promoted gender equality in their communities, if at all?

In April 2011, Pragati began a study to assess the impact of SHGs on women’s empowerment in their Nandapur action areas. It profiled 45 SHGs organized by Pragati from 1999 to 2008. From this pool, groups and individuals were selected for Focus Group Discussions (FGDs) and interviews.

While the study was limited to Pragati-facilitated SHGs, the findings can also be a basis of deeper reflection on the current community development strategies of stakeholders, of which gender mainstreaming is an essential component. Moreover, the results can be used to strengthen existing modes of intervention, or develop new ones, to strategize for women empowerment and facilitate gender equality in Koraput context.

¹ This number does not include SHGs from “new” Pragati action areas namely, the Hikimput and Kulabir Gram Panchayats
Women’s Empowerment and SHGs in India: An Overview

While starting out in the 1980s as a poor people’s savings and micro-credit groups, the concept of SHGs has gone beyond its original financial and economic objectives to include “women’s empowerment” as its goal – and the picture painted of SHGs’ in regard has been largely positive and encouraging.\(^2\) Several studies have shown that women’s membership to SHGs contributed significantly in the increase not only of their personal and household incomes but also of their sphere of influence in their household and communities. Moreover, as an organized group, many SHGs have also contributed to their communities by undertaking social advocacies notably in the areas of health and sanitation, water, children’s education and anti-liquor bans. Many SHGs have also functioned as conduits of government welfare programs along these lines. Deininger and Liu (2009) noted that SHG membership resulted in positive changes benefiting the household in general, such as in the aspects of household nutrition, even without a corresponding increase in the household income. In the same report, it was also observed that both SHG members and non-members alike experience an increase in social capital and economic empowerment which was linked to the positive impact of SHGs on social externalities.

It is also significant to note that although SHGs have been closely associated with women and gender mainstreaming, it also carries great potential to be an instrument in breaking down barriers between political, social and religious groups and castes in a community, and challenging discrimination of marginalized peoples (Fernandez 2006, 11; Reddy and Manak 2005, 13; Murthy, Raju and Kamath 2002, 41) Some of the ways this was achieved was through mixed caste/group membership and rotational leadership among them, and federating SHGs of different caste/groups (EDA and APMAS 2006, 76; Misra 2008).

Given these achievements, it is not surprising that the Government of India adopted SHG organizing as a continuing core strategy for empowerment of women from the Ninth Plan (1997-2002), to the current Eleventh Plan (2007-2012). Apart from its role in poverty alleviation, the Government of India also recognized and committed to “... encourage SHGs to act as agents of social change, development and empowerment of women” (Tenth Five-Year Plan 2001-2006, 239). This support no doubt bolstered the exponential growth of SHGs in the country: from 500 bank credit-linked SHGs in the early 1990s, there was by 2006, an estimated 1.6 million SHGs across the country (Fernandez 2006, 7). This number does not yet include the SHGs which, for one reason or another, are not linked to banks but are providing micro-credit and loans to its members, and women’s social advocacy groups which also identify themselves as SHGs.\(^3\)

However, there are also the critiques on SHGs. The main challenge posed is whether SHGs do empower women in a significant and sustainable manner.

First, because many SHGs follow the microfinance and credit model – and indeed this is the government-endorsed blueprint of SHGs – the fallacy that economic development automatically translates into socio-cultural empowerment of women is perpetuated (Jakimow and Kilby 2006; Fernandez 2006, 23; Mayoux and Hartl 2009, 13; Swain and Wallentin 2008). The results of a study on the impact of micro-finance on poverty conducted with five Koraput SHGs showed that while there were positive changes in the economic situation of members, their social and political empowerment lagged behind. This finding was attributed to the weak promotion of SHG-facilitating agencies’ of social and economic targets, in contrast to economic ones (Meher 2003, 331).

\(^2\) See for instance, Self Help Groups in India: A Study of the Light and Shades (EDA and APMAS 2006) which is a comprehensive study of the social role, outreach and sustainability of SHGs in four Indian states, including Odisha. MYRADA, “Impact Of Self Help Groups( Group Processes) On The Social/Empowerment Status Of Women Members In Southern India” (NABARD 2002) which looks into the impact assessment of SHG membership on the economic, political, social and personal empowerment of women. For Koraput-based studies, the study of Swain and Wallentin (2008), also discusses the empowerment of women through SHGs.

\(^3\) In 2005, the estimated number of SHGs, both bank credit-linked and not, was 26 million, with around 16.2 million were of the former group (R. Devaparakash 2005, 25).
Control of resources mobilized by women through their group was also an issue raised in studies on SHGs and empowerment. As noted by Care International (n.d., 9) Indian women’s access to credit does not necessarily mean they have control over this money. Husain et al. (2010, 4) observed that women are often “postboxes” who access and receive loans only to transfer them to their husbands or male relatives.

Moreover, the requirement of regular savings deposits (with the set amount ranging from Rs. 5 to 50 a month) is a filter against the most disadvantaged group of women i.e. the “poorest of the poor” women in a community. Women from households with no regular source of income are also excluded from micro-credit SHGs (Jakimow and Kilby 2006; EDA and APMAS 2006; Jakimow 2007; Deshmukh-Ranadive 2005; Kay 2003, 72).

Second, there are studies which point out that SHGs, with their emphasis on livelihood generation, have resulted to women’s over-work, fatigue and even malnutrition (Hussein et al. 2010 citing Ackerly 1995). The feminist concept of women’s multiple burden is relevant to this point: in order to increase household incomes, women through SHGs (or other programs in general) are engaged in livelihood projects which added to their responsibilities and without the corresponding support in their reproductive tasks (e.g. household management, child care) (Jakimow and Kilby 2006; Mayoux and Hartl 2009, 12; Moyle, Dollard and Biswas 2006).

Third, SHGs have made comparatively little dent on challenging social norms which marginalizes women in the first place (Mayoux and Hartl 2009; Jakimow and Kilby 2006, 391-392; Swain and Wallentini 2008, 6-7). It is also questionable whether women’s empowerment is a conscious agenda in forming SHGs; in her review of Indian micro-credit impact studies, Singh (2003) forwarded that in majority of cases, it is not.

At the household level, it was noted that challenging patriarchal norms was not integrated in the core messages of SHG trainings. It was noted that men “accepted” women’s membership to SHGs mainly because of its contributions to household income, and most of SHG activities are done in the mornings or night thus not conflicting with women’s household care responsibilities (Hussein et al. 2010, 20).

SHG interventions even in the public sphere has been largely limited to stereotypical “women’s concerns” such as family welfare. In many instances, SHGs also fall short in addressing even the “traditional” or expected women’s social issues such as domestic violence, dowry system and increasing women’s presence in political bodies (Rao and Geetanjali 2010, 12). In one study, SHGs were observed to have little impact on community health, children’s education, family planning and child labor which are also traditionally designated women’s concerns (Reddy and Manak 2005, 13). There were also reports that formation of SHGs and women’s participation in micro-credit programs resulted to episodes of domestic violence in their households (Kay 2003, 74). Mayoux and Hartl (2009, 11) also noted that an increase in the number of women accessing credit is not always an indicator of empowerment. High demand for loans by women may be more a sign of social pressure to access outside resources for in-laws or husbands than of empowerment.

Other studies also noted that the emphasis on the savings and credit feature of SHGs forwards a message that women’s discrimination is mainly a result of their economic marginalization, and State institution and socio-cultural factors have little part, or none, in this situation (Jakimow and Kilby 2006, 385).

Findings of the Study
The findings of the Pragati study confirms the above observations of existing studies on SHGs. Specifically the impact of organizing women for savings and micro-credit, partnered with a community development perspective and approach was an important factor in elevating the socio-political and economic status of women at the household and community levels. However, the degree of which this was attained and sustained varies from group to group. Some of the factors affecting the success of groups include village location, social grouping (e.g. caste), the capacities of community organizers for gender mainstreaming, and external factors relating to general society’s openness to gender equality.
SHG Accomplishments:

While there were no baseline studies found on the situation of women in Nandapur prior to Pragati’s intervention, various Pragati documents were informative. The role of women in community development when Pragati started its intervention was very limited. Women’s role and influence was confined to household matters, and even there their decisions could be overturned by the males in the family (e.g. their fathers or husbands). It was the men in the household who have the final decision in matters like children’s schooling. Gender-based discrimination against girl children in education and health care needs was also noted in families. Girl child marriages were the norm in some areas.

In terms of access to resources and economic power, women were discriminated in property rights. Land patta was under the name of the senior male in the household, namely the woman’s father, husband of grandfather. Women’s wages were also lower than the men’s for the same line of work. Although they work just as hard as their male counterparts in the fields, and contribute to the household income, the women were rarely consulted as to the sale of their produce, or even how the household income should be spent. In the public arena, women were not allowed to sit with the men in village meetings. The very few female leaders in the village functioned mostly only as figureheads; it is their husbands or father who make the decisions for them.

This was the context of Pragati’s facilitation of SHGs, and the context in which SHGs operated. However, there were also enabling factors. Pragati’s aimed for SHGs to bring about social empowerment (equal status, participation in decision-making, economic empowerment (access to and control over resources, reduced vulnerability, and increase in income) and increased political participation (active participation in local self governance i.e. Panchayati Raj Institutions) of women in its action areas. These in a way were achievable targets for such a program given the growing support for SHGs, both by the government and finance institutions. Financial institutions, pioneered by NABARD and the Rural Bank of India, began developing programmes which made credit more accessible to women’s savings groups. Women’s access to micro-credit was recognized as one of the ways to bring women to the mainstream of development in international forums. Non-government organizations (NGOs) were also making headway in using the SHG model to address the immediate practical needs of women (e.g. livelihood capital, emergency credit) at the same time the strategic issues in order to attain gender equality in society (e.g. developing women’s management and leadership skills). By 1994, when Pragati piloted SHG organizing in its action areas, there were lessons abound on how SHGs can facilitate achievement dual goals of poverty alleviation and women’s empowerment at the same time.

These included annual reports from 1999 to the present, activity documentation and project reports.
To what extent has this situation changed and how equitable now are the relations between women and men? Based on the data gathered, it can be said that Pragati, to some degree, was able to achieve its targets and expectations of SHGs facilitating women’s empowerment in the villages:

<table>
<thead>
<tr>
<th>Pragati SHG Objectives</th>
<th>Impact</th>
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| To capacitate women to gain access and control over resources | ▪ Through SHGs, women are enabled to access credit from financial institutions for their livelihood activities and other household expenses  
▪ SHG members have their own savings (and know that they are borrowing against their savings)  
▪ Some women now have their own income which they can as they like (i.e. the money earned from SHG income generating projects were treated as their personal money, not the household’s)  
▪ Resources access and control is manifest in the assets purchased by the SHGs as a group (e.g. land, rice mill)  
▪ Decreased dependence on money lenders  
▪ More women are demanding (and obtaining) joint patta in the land registration applications  
▪ SHG members are more knowledgeable of their government programs and welfare schemes which they can access to improve the situation of their households |
| To foster equal participation of women and men in decision-making processes | ▪ More women, SHG members and non-members alike, are participating in community meetings and activities.  
▪ Women comprise 40 to 50 percent of attendees in Pragati-initiated community activities  
▪ There are more women in leadership positions in community-based organizations (e.g. village development committees, forest protection people’s organizations, federations)  
▪ At least one-third of the officers in Pragati-facilitated community-based organizations are women |
| To build capacities of women for self and mutual help, and leadership roles | ▪ Women have their own group where they can discuss and plan actions for their own and their village’s development  
▪ Women have acquired knowledge, skills and self-confidence which enabled them to participate more fully in household and community decision-making  
▪ Some of the SHGs income generating projects contribute directly to community development by addressing a gap in needed services (e.g. rice mill), and properly implementing government programs (e.g. school midday meals, PDS shops)  
▪ The contributions of SHGs is recognized by the community, particularly in issues regarding health and children’s education  
▪ SHGs are asked by village development committees to recommend actions, if not render decisions, on community issues which relates to gender concerns or involving their members |

In addition to these is the reported feeling of satisfaction of women who were part of the focus group discussions and interviews which include their sense of accomplishment and pride at being able to do things they were not able to do before (e.g. save, speak on their issues, represent their village in public forums and meetings with local officials) and contribute more to their families and community.
Case Story No. _1: SHGs as Vehicles for Economic and Social Empowerment of Women

How viable are women’s self-help groups as vehicles for women’s economic and social empowerment? If the financial assets of the 45 Pragati-facilitated SHGs in Nandapur are combined, it will amount to more than 1.5 million rupees. This is 1.5 million rupees available for women’s credit which individuals can use to improve their current livelihood sources or develop additional ones. It is also 1.5 million rupees which can be used by women to secure their household food situation, send their children to school or pay for needed services such as for health.

The SHG profiling also showed that except for one already inactive SHG, all the groups have been involved in community work in the past 12 months. This includes engaging local leaders and officials to access government programs and welfare schemes such as obtaining BPL cards, NREGA work and basic health services. Facilitating forest rights claims is also one area where SHG presence is felt. Women’s political participation also increased: village leaders interviewed affirm the role of SHGs in developing the women’s social consciousness and leadership skills. Whereas before women preferred to leave community affairs in the hands of the men folk, they are now more visible in public forums.

Moreover, in the course of their work, SHGs realized that their group functions as role model for other women in their community i.e., their group and they as individuals serve as examples that women have an important part to play in community development. Village leaders affirmed the role of SHGs in this regard. As the qualitative data showed, all the SHGs are active in gender-specific advocacies such as maternal health and girl children’s education. Moreover, village leaders interviewed credited the SHGs for raising women’s awareness on property rights. Now, more women have demanded for a joint patta with their husbands in forest rights claims.

Case Story No. 2: Getting Involved in SHGs- makes difference for Prabha

Prabha Hantal belongs to BPL (Below Poverty Line) Category. She is also a pioneering member of the Christo Mahila Sangha. Before forming the group, Prabha stayed mostly at her house and busied herself with various chores. As a member of SHG she attended trainings on group management, leadership and bank linkages. She started saving regularly. Twice her group availed bank loans which in turn loaned out to the members; Prabha used her loan to invest in agricultural activities and in the education of her children. The group is also managing the Mid-Day Meal service for the school children of the village which also earned a regular income for them. Now Prabha is no more dependent on the village money lender.

Prabha is also a member in the Village Development Committee and also the Executive body member in the Panchayat Federation. She also attends the Palli Sabha and Gram Sabha. She claims that she has been able to mobilise NREGA job cards and old age pension for her villagers. She is also able to engage the Panchayat leaders, government officials and the ICDS (Integrated Child Development Services) so her village can access basic services. Prabha says, “Before the formation of the group I was like any other illiterate women who is not aware of the situations outside, but now I have enough confidence to plan for welfare of my family as well as the village.”

There are many women like Prabha whose life has changed through their membership in SHGs.
Factors Affecting Success of SHGs

Impressive as the accomplishments listed above are, it should be noted that these reflect only of the experiences of the successful groups. In some cases, these are also “one-time” achievements of SHGs i.e. when they were still newly formed and eager to explore the space that was opened to them as a group. The development of SHGs as self-reliant and sustainable vehicles for community development and gender mainstreaming are uneven. Some factors affecting the degree of success – and sustaining them – of SHGs forwarded by the Pragati staff were:

- **Location of the SHGs**
  A remote village is isolated from the mainstream in more ways than just in terms of mobility. Its location also affects its access to information, communication, basic services, economic opportunities including market access, and even government programs. This situation compounds the disadvantaged position of women living in remote villages, thus the challenge is greater and the changes are slower.

- **Social grouping of the members**
  Scheduled tribes in particular were cited as the most disadvantaged group not only in Nandapur but Koraput as a whole. They have lower incomes, low levels of education and literacy, maternal and child mortality rate among them is higher than those people belonging to scheduled castes and general castes.

- **Unregulated credit linkages**
  SHG growth has been attracting too much politics in the form of bank linkages and other micro finance institutions coming in to the centre stage of credit business. The amount and timing of loan should also depend on the members capacities to absorb the credit and capacity of repayment. As the amount of external loan increases, there is more vulnerability to default, drop out in membership and male intervention in SHG affairs.

- **External factors**
  This related more to the support received for organizing women and communities around gender concerns. Material support is important in as much as hiring and building organizational capacities for gender mainstreaming is concerned. This covers having competitive salaries to field qualified people, investing in the organization’s staff development, and obtaining necessary supplies and equipment to reach people.

  But material support is not enough. The openness of society in general to gender equality is critical. While there have been great steps in this regard, much is still needed to be done. This cannot be achieved by one NGO alone, however in the experience of Pragati, venues for collaborative work with stakeholders such as NGO networks, local to national governments, private institutions for gender mainstreaming are often limited.

Challenges to Sustainability

Regardless of the SHG’s level of development, sustainability of its gains and avoiding stagnation are challenges which all the groups face. The profiling of SHGs showed the following problems which groups are currently facing:

<table>
<thead>
<tr>
<th>Problems and Challenges</th>
<th>%</th>
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<tbody>
<tr>
<td>Unable to train members on needed skills</td>
<td>93.33</td>
</tr>
<tr>
<td>Low rate of loan repayment</td>
<td>28.29</td>
</tr>
<tr>
<td>Members not giving monthly savings depositing</td>
<td>24.44</td>
</tr>
<tr>
<td>SHG has not had any activities in the past 12 months</td>
<td>24.44</td>
</tr>
<tr>
<td>SHG has limited funds / fund sources</td>
<td>22.22</td>
</tr>
<tr>
<td>Members not attending SHG meetings or activities</td>
<td>20.00</td>
</tr>
<tr>
<td>SHG income generating project is not earning / has failed</td>
<td>17.78</td>
</tr>
<tr>
<td>Difficulty in accessing government livelihood opportunities (e.g. management of welfare schemes, dealership of basic goods)</td>
<td>15.56</td>
</tr>
<tr>
<td>SHG has no activities apart from micro lending</td>
<td>11.11</td>
</tr>
<tr>
<td>Lack of unity among members centred around financial concerns</td>
<td>4.44</td>
</tr>
<tr>
<td>Difficulty in getting a bank loan</td>
<td>2.22</td>
</tr>
</tbody>
</table>
In addition to the above, below are some issues identified in the interviews and focus group discussions which the SHGs should hurdle if they are to move forward.

(a) Focus on Economic Empowerment

The study surfaced some of the issues which undermine the success of SHGs in the villages. While the SHGs were started by Pragati to improve the economic situation of women, and to promote gender equality, it was clear in the group discussions and interviews with SHGs that many women see their groups primarily as a source of credit. This is not surprising given the immediacy of addressing practical needs of food, shelter and education, among others, in the villages. However, this becomes problematic when credit access becomes the raison d'être of the group. First, it counters the SHG concept that it is based on affinities or feelings of shared identities and goals of women. Finance-related issues lie at the root of internal problems of many SHGs, even causing some to groups to fold, according to anecdotal data.

Second, it reinforces among its members – and even non-members – that economic empowerment alone is enough. The SHG objective of women’s empowerment in other aspects (social and political) and community development are given secondary importance in favour of activities which can improve women’s incomes. Related to this, it was noted in the data that majority of the SHGs use their funds (including savings and bank loans) to distribute among its members for their own household’s expenses (86.67 percent). Collective activities, apart from group income generating projects, were hardly mentioned as a use of group loans or savings.

(b) Women’s Limited Influence in Household Decision-Making

The study surfaced an important finding related to this i.e. women have less decision-making influence in matters concerning livelihood and finances. This despite the fact the women also claimed increased contribution in the household’s income generation / credit access. Husbands still control the family purse in the case of some SHG members: the consent of their husbands is necessary before they can take out money to give as monthly deposits.

(c) Exploiting Women’s Access to Credit

Exploiting the SHG’s access to credit by their male family members for their personal interests was not specifically mentioned by the village-level stakeholders in the interviews and discussions. Rather this was an insight of the Pragati staff based on their experience on working with SHGs. As observed by Pragati staff, the more the group accumulated capital from the members’ savings -- and thus enabled to access bigger loans -- the more felt and visible the control of husbands of the women’s finances. At the group level, husbands (often of the officers’) begin to influence the SHG on what projects to take. There were also cases when it is the males who decide when and how much loan should be applied for by the SHGs from the banks or micro-lending institutions. At the household level, husbands have the greater say on where the member’s SHG loan should be spent. There were instances where the women’s loan was used to purchase mobile phones or a motorcycle – items which are used and benefited mostly the male members of the household.

In a few cases, the illiteracy of women also was also taken advantage of by literate people (males) who were asked to do the SHG’s bookkeeping. This kind of corruption however was not limited to people outside the group. There were also anecdotal data of SHG officers who cheat members to gain more benefits from the group savings and loans. Similarly some individuals try to get SHGs to give a certain percentage of their loans to them as “fee” for facilitating its access. Another way SHG women’s lack of information and illiteracy are exploited is by convincing them to take out loans by middlepersons (mainly men) who earn commission from each loan granted. To further encourage SHGs, they offer to complete the necessary paperwork for loan application. Some even advise the SHGs to form a “new” group so they can access more loans i.e., with the same members, submit documents under a new group name and new set of officers.
Case Story No. 3: SHGs Empowering Communities, Empowering Themselves

In many ways establishing SHGs is a critical in gender mainstreaming in Nandapur. Women have become more visible as participants in community development, and in some villages, they are already conscious to include women leaders in their village development committees (VDCs). Recognizing the role of SHGs in empowering women, VDCs also call upon them to hear and decide cases involving women. Even from the SHG leadership, a few women have come out to take a lead role in Panchayat and Block federations formed by Pragati (i.e. Radha Pandia in Parja Bhimdol village of Balda Panchayat & Tula Lulur of Bheja Panchayat) and also a few women have become Panchayati Raj representatives.

The growing influence of SHGs in the village is sometimes used by men for their own interest – and SHGs are learning to resist this. There have been cases where the SHGs expelled members because their husbands were already interfering with group activities. Similarly, a group in Thuba expelled a member because her husband sold a community pump set for their household’s profit. Their decision was made known in a village development committee meeting. These are just a few cases and other ways that women resist male control of their group need further research.

(d) Group Cohesiveness and Leadership

Internal group issues relating to leadership, membership and participation in group activities threaten the cohesiveness of some SHGs. Specifically cited were irregular attendance to meetings and discontinuation of monthly savings deposit of some members, domination of a few women in the group and low morale and participation in SHG activities.

Leadership is one of the prominent internal issues of SHGs. The reasons for women’s reluctance may be lack of confidence in oneself or lack of confidence on others – whether this refers to the group or her family – that they will support her in the role. The latter in particular is important. As observed by the Pragati staff, SHG women draw strength from their group. They always attend meetings with at least one fellow member, if not their whole group, and decide as a group. Support from their families is also critical. Taking a leadership role would entail more community work and lesser time for household activities which do not always sit well with the other family members.

On the other hand, leadership monopoly in the form of a sub-group’s dominance in the SHG exists in some groups. Often, this issue relates to the control of the group’s resources i.e. when to get loans, how will the loans be used, how much will each member receive, and sanctions for members who are delinquent in their repayments or savings deposit. A group of SHG women shared that they have stopped giving their monthly savings to their group in protest because some members were not paying their loans and were not being sanctioned for it. Leadership monopoly or dominance within SHGs results to resentment of women towards their groups and perhaps even disillusionment of women with the SHGs as a channel for empowerment.
Recommendations

The study forwards the following major recommendations to strengthen the work with SHGs and gender mainstreaming in general.

1) **Strengthen interventions which enable SHGs to be more active in community development, alongside their savings and micro-credit activities.**

The interventions in this regard refer not only to those which directly targets SHGs and women in general, but includes working with the whole village to promote an idea of development which is sustainable, culture and gender sensitive. Genuine women’s participation in community development is founded on several things: their confidence, economic security and equal sharing of household responsibilities, among others. The SHGs should be conduits for these things to happen. In addition to this, community organizing and development should always be inclusive, not divisive. It should strive to break down the political, social and cultural norms which prevent women (and other marginalized groups) from taking an active role in development.

2) **Develop a monitoring and evaluation system for tracking the progress of SHGs and gender mainstreaming work, and strengthen documentation along its lines**

There is a need to expand the concept of the SHG’s contribution to empowerment from being merely economic. That is, current SHG monitoring systems seem to focus largely on the amount of savings, loans and loan repayment, and participation in community meetings. Other important information such as the number of SHGs established annually, baseline profiles of SHGs and their communities, SHG community activities were not systematically tracked.

Thus it is necessary to develop indicators, systematizing documentation forms and record keeping (e.g. developing a database). There are many reference materials readily available in the internet which can guide stakeholders in developing its own standards.

Pre-requisite to these activities, however, is conceptual clarity on what is meant by “women’s empowerment” and “gender equality”, among others. For instance, women’s attendance in community activities is often cited as “empowerment”, while other indicators such as number of women leaders in the villages (political empowerment), number of women with joint land patta with their husbands (economic empowerment), number of girl children in school (social empowerment) were not always consistently mentioned. Supplementing these quantitative data should also be information on the quality of changes in the status of women in the villages. For instance, measuring the changes in the levels of self-esteem and confidence of women to undertake leadership roles, in the valuation of their role and contributions to the household and village, and in the movement towards more equitable gender relations in all dimensions is pertinent.

3) **Undertake an assessment and categorization of the Koraput SHGs’ level of development**

This recommendation is forwarded in view of varying degrees of success and stability of SHGs at present. There is also no doubt there are SHGs which are already established in their communities and capable of managing their group. But there are also groups which are lagging behind, for instance, groups which are unable to pay their loans, have not been meeting or engaging in community activities for a long time. These are the groups which still need some form of capacity-building assistance, not necessarily financial support.

In this case, an assessment of the SHG’s level of development will help identify the groups needing more handholding support. This assessment should not only focus on the functioning of the SHGs (e.g. are they able to save and access loans, is the group able to resolve their internal issues) but also consider the wider community context. Some factors to consider for instance is whether the SHG is based in a remote area, the resources and opportunities available for income generating projects, and current views and attitudes on gender equality in the tribe / area.
4) **Build skills of SHGs through trainings and exposures**

Training in legal literacy, rights and gender awareness are important complements to micro-credit for the empowerment of women. The members should be given necessary training and guidance for the successful operation of the group. The members of SHGs should be more active, enthusiastic and dynamic to mobilise their savings by group actions and invest the same in group activities, ideally those which also benefit their communities. An example of this are SHG enterprises which also address a community need like rice mill and transportation services. In this process NGOs should act as a facilitator and motivator.

Capacities of SHGs need to be developed on value addition and marketing of local produces. Marketing facilities for the sale of products of SHGs may be created. Meetings and workshops may be organised where the members can exchange their views and strategies, and develop their group strength through learning from each other’s experiences.

6) **Review Credit & Bank Norms on SHG Lending**

A specific recommendation on this regard is that banks should advance adequate credit to the SHG according to their needs and capacity, in contrast to indiscriminate lending to any SHG. The procedure for banks in sanctioning credit to the SHG should be simple and quick without sacrificing the pre-requisites of a viable business plan and assessment of the group’s capacity to implement it and repay the loan.

As noted in the study SHGs enjoy a good degree of support from financial institutions – banks and private micro-lending institutions. While this is a positive development, financial support should also be complemented with technical support i.e., assistance to largely illiterate groups women to understand what their loans entail and how to make sound investments.

7) **Strengthen the coordination of stakeholders promoting and nurturing SHGs**

Related to above, active intervention by the District administration, professional bodies and voluntary organisations is precondition for the successful conception of micro enterprises in terms of skill training, providing new technology, design products and access to market.

**Conclusion**

It is perceived that self-help groups will continue to play a vital role in an era of people-centred poverty alleviation strategy which should incorporate the dynamism and active involvement of women. The findings of the study with respect to their economic progress, changes in attitude and participation in decision making process reveals that steps are ahead towards empowering women. But examining the evidences from the survey and FGDs reflects that a lot needs to change to make the women really empowered. There is a need for structural re-orientation of the groups to suit the requirements of enterprise building and dynamics of development. The SHG movement and its micro credit aspects need to be viewed from a long-term perspective. This will entail a review of policies and current operations and practices from the management to the field level to maximize the SHG potentials to empower women, build social solidarity among all sectors of society and improve socio-economic condition of the poor and marginalized.
Bibliography


**Pragati Documents**


"Assessment of Pragati’s Research Capacities." February 2011

Annual Reports from 1999-2000 to 2010-2011

Various Project and Activity Reports
### Annex 1: List of SHGs in the Study

<table>
<thead>
<tr>
<th>Gram Panchayat</th>
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