

## **Role of Financial Institutions and Self-Help-Group Promoting Institutions (SHPIs) In the Development of Self-Help-Group -A Study on SHGs of Chandel district of Manipur**

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### **ABSTRACT**

A study on “the role of Financial Institutions and Self Help Group Promoting Institutions in the development of Self Help Groups (SHGs)” was undertaken on the Bottom-Up approach of the organizational management in the Chandel district of Manipur. The SHGs have been operating either by the dynamic leadership of certain individuals within the groups or through the catalytic role played by the SHPI and other stakeholders; this section explores the role of bank/ financial institutions and SHPI in the SHG development. Chandel block from the Chandel district of Manipur is purposively selected for the study and a total numbers of 15 SHGs which are more than 3 years old have been chosen randomly for the study. Altogether 180 members’ respondents were interviewed and their opinions were sought. The present study opted to explore the role of the SHPI, from the member’s point of view only. Opinions about the roles of financial institutions/banks and Self Help Group Promoting Institutions (SHPI) are sought from the members of the sample SHGs under study, through interview and open ended questionnaire.

The study reveals the role of Self Help Group Promoting Institution (SHPI) and Financial Institutions in the development of SHGs from the member’s respondent point of view. Member respondents are of the opinion that awareness and motivation, utilization of funds, literacy, health care and nutrition programme for the members, credit requirement, vocational training, income generation activities, mela and exhibition, workshed centre, interaction, guidance & monitoring and marketing of SHG member’s product are the most important aspects of SHPI to be taken up for the development of self Help Groups. Also, apart from credit delivery role, banks should also have knowledge and skill, guidance and interaction, easy access of loan, subsidy and grant, recovery of loan in the management and development of SHGs. The member’s respondent expressed their opinion that the Government should also help in SHG development. Some of the members could not differentiate bank and SHPI too.

Initiations from existing NGOs in organizing exposure visits and interaction or exchange programme with the other organized SHGs; linking the KVK and Health department for skill oriented training activities, participation in the Mela & Exhibitions and health care of the socially discriminated groups respectively; involvement of college students and Village Level Extension Workers (VLWs) in the SHGs structure and the enthusiastic & Transparency of the banks and SHPI holds the key for the sustainable growth and development of the SHGs in the district. A solid SHGs model will ultimately be the sustainable weapon of our challenge on the eve of the globalization specially the ACT EAST POLICY of this North East Region of India.

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### **I. INTRODUCTION:**

The idea and concept of Self Help Groups came in the later stage although NABARD had introduced during 90’s in the state of Manipur. It can be mentioned that there are many indigenous forms of group in the entire state of Manipur for mutual helps though not officially recognized. It acts as both social institution and economic institution. SHG is the basis “for change and action” (Gupta, 1993). Mutual help, internal financial intermediation facilitate external financial mediation, and empower women to make demands on the external world are the basic role that SHG plays. In order to incorporate the basic characteristics of viable SHG, it is important to promote SHG for the poor in a systematic fashion.

SHG promotion is a social task, and also is a marketing task. It involves persuading and assisting people to change their behavior in the expectation of acquiring some future benefits. When the SHG stabilized its operation, the promoting institutions tries to link the SHG to the bank or MFO to make a sustain group. The banks are the most important stakeholders in the SHG movement. Harper (2002) found that the banks feel

lending to SHG are advantageous as there is economies of scale, saving mobilization and recoveries through peer pressure, on the other side feels disadvantageous of non collateral, requirement of huge staff and management time, lack of proper records, and competition among banks. SHG are given loan through guarantee of group members, peer pressure approach or social collateral.

SHGs have grown many folds since NABARD introduced the pilot project. The self help group promoting institution (SHPI) needs to study the environment of the poor, defining the target group characteristics, resources and constraints thoroughly before starting promotion of SHG. SHPIs performed a no of educational and advocacy roles, and promoting new member SHGs and help them to borrow from banks. An ideal SHPI (Harper, 2002), would have the following features-promote SHGs at low cost and in a short time; members should include poor, and the benefits of memberships would be equitably enjoyed by all the member; should be autonomous, they would repay their loan on time and their levels of saving and borrowing would grow over time; durable and sustainable with good records keeping; member friendly and should be easy for bank to deal with. NGO/SHPI has to take the role of catalyst for sustainable development of the SHG.

Capacity building is the critical element. The capacity building of the poor member requires various inputs from SHPI. The empowerment and participation of these members depends on the effort of the SHPI. The real technical capacity building challenge is developing bookkeeping and accounting and the repayment rate of the groups to the bank depend on the bookkeeping and accounting challenges (Ghate, 2006). The present study focuses on the roles of the SHPI and Financial Institutions and is totally based on the opinions of the SHGs members only.

#### **ABOUT THE STUDY AREAS:**

Chandel district is one of the 9 districts of Manipur state in northeastern India. As of 2011 it is the second least populous district in the state, after Tamenglong. In 2006 the Ministry of Panchayati Raj named Chandel one of the country's 250 most backward districts (out of a total of 640). It is one of the three districts in Manipur currently receiving funds from the Backward Regions Grant Fund Programme (BRGF). Initially the district comprised 3 sub-divisions: Chandel, Tengnoupal and Chakpikarong. After re-organization, the district currently comprises four sub-divisions: Tengnoupal, Chandel, Chakpikarong and Machi.

The district has a geographical area of 3,313 square km that lies in between 23.49 degree and 24.28 degree north latitude and 94.09 degree to 94.31 degree east longitude in the south- eastern part of the state of Manipur. This border district of the state neighbours Myanmar on the south, Ukhrul district on the east, Churachandpur district on the south and west, and Thoubal on the north. It is about 64 km from Imphal, the state capital.

The district had a population of 144,028 lakh comprising 5.1 percent of the total state population. It is one of the thinly populated districts of the state with density of population of just 43 persons per sq.km. On the other hand the population density in the state is 97. Schedule tribe and schedule caste population constitute 92 percent and 0.18 percent of the total population of the district respectively. Chandel had sex ratio of 981 female per thousand male, which is the highest in comparison to the other hill districts of the state of Manipur. The sex- ratio is a good indicator of the status of women and the sex ratio of the district is also higher than the state average of 974

As per the census of 2011, only 56 percent of total population is literate of which 64 percent are male literates and 48 percent are female literates. Literacy rates on the state of Manipur are 80.3 percent for male and 60.5 percent for women. Work participation rate in Chandel is 48 percent in rural areas and 35 percent in urban areas and the overall for the district is 46 percent. Agriculture is the main occupation of 67 percent of the total workers. A very large portion of population is still without any work.

Shifting cultivation is the most widely practiced form of agriculture in this district. However, settled cultivation has also been practiced in this district alongside shifting cultivation. It is worth noting that the tribal community of Machi Block in the district has adopted improved methods of shifting cultivation to minimize the environmental degradation. Handloom and handicraft has been an indispensable part of the socio-economic life of the people in the state of Manipur. As per the report of Economic Survey of Manipur, 2010-2011, Chandel has the lowest number of registered industrial units in the state.

Statistical Abstract of Manipur, 2011 shows that as on 31-03-2010, there were only five of banks branches operating in the district. These bank branches have altogether benefited 912 numbers of scheduled tribes and castes population and 461 number of minority population. The credit deposit ratio (61 percent) of the district has been recorded highest among the hill districts of the state. The spread and distribution of bank is not adequate. The banks hesitate to open branches in the remote areas resulting in inefficient functioning of the banks. This half hearted efforts coupled with security problem in the hills has led to the deprivation of modern banking facilities to the people.

Village level information reveals that credits are mostly required to meet the sudden expenses. Friends and relatives followed by money lenders are the major sources of credit for the working class in the sample villages. However, for small cultivators money lenders are the prime source followed by friends and relatives. This could reveal an interesting feature that the destitute working class is not taken into confidence by professional money lenders in forwarding a loan. The present study is concerned with the Chandel block of the district where the SHGs and activities of financial institutes and Self Help Groups Promoting Institutions (SHPIs) are in operational for the upliftment of socio-economic status of the district.

**STATEMENT OF THE PROBLEM:**

The study is based on the roles of the SHPI and Financial Institutions. Very few studies were attempted in general about the district and studies related to effectiveness of such institutions on the existing SHGs of chandel district of Manipur in particular are almost negligible.

**LIMITATION:**

The present investigation is based on the respondents view and opinion only and it does not generalized for the whole SHGs of the state of Manipur.

**OBJECTIVES:**

1. To study the role of Financial Institution on the functioning of SHGs
2. To analyze the role of SHPI on the functioning of SHGs and
3. To draw out the suggestions for the policy makers

**II. REVIEW OF LITERATURES:**

Experience in many countries demonstrates that poor women make investments wisely and earn returns (Human Resource Development, 1995). However, the flow of financial assistance to them was too marginal, if at all, to enable them to cross the poverty line. The need to create a grassroots organizational base to enable women to come together, to analyze their issues and problems themselves, and to fulfill their needs was strongly advocated. In fact, experience shows that some of the successful 'group-based participatory programmers' have made significant improvement in the conditions of living poor women. The concept of self-help groups gained significance, especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs. The strategy made a quiet revolution in Bangladesh in poverty eradication 'by empowering the poor women'<sup>108</sup>. SHGs are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity, and joint responsibility. The benefits include mobilization of savings and credit facilities and pursuit of group enterprise activities. The group-based approach not only enables the poor to accumulate capital by way of small savings but also helps them to get access to formal credit facilities. These groups by way of joint liability enable the poor to overcome the problem of collateral security and thus free from the clutches of moneylenders. The joint liability not only improves group members' accessibility to credit, but also creates mechanisms like peer monitoring leading to better loan recoveries. Self-help groups are comprised of people who share the same problem, life situation or Crisis. Members provide emotional support to one another; learn new ways to cope, discover strategies for improving their condition, and help others while helping themselves. People find in self help group's individuals much like themselves who are able to share pragmatic, experience tested insights gained from first-hand experience with the same situation.

The SHPI plays a very important part in the SHG movement plays a catalytic role, starting from the formation of SHG to the sustenance level. SHGs are the basis "for action and change" (Gupta, 1993). Mutual help, internal financial intermediations which facilitate external financial mediation, and empower women are basic roles of SHGs and members get the benefits. To incorporate these features the SHPI imparts banking habits, arrange the credit requirement and bring overall development of the SHG members through group approach (Bastelaer, 2000). According to Harper (2002), SHPI takes the role of financial intermediaries between SHG and banks. Some SHPI acts as SHG promoter, without becoming the financial intermediaries. They perform a number of educational and advocacy roles, and many also promote new member SHGs and help them borrow from banks. The SHPI also keeps a watch and ensures satisfactory functioning of the SHGs even after the linkage. While linkage of the banks is direct with the SHGs, the SHPI has an important role in pre as well as post linkage stages. The SHG has an inherent capacity building mechanism (Dasgupta, 2005). The real technical capacity building challenge is developing bookkeeping and accounting capabilities at the SHG level (Ghate, 2006).

The banks are the most important stakeholders in the SHG movement (Harper, 2002). Since NABARD launched the SHG Bank Linkage Programme in 1991-92, the banks are playing the role of a credit

delivery vehicle to the SHGs. It aims at providing credit to the informal SHGs through the banking system with minimal documentation.

Role of NGOs in micro finance and sustainable rural development were addressed by researches and some important studies are reviewed below.

The NGOs are expected to support the SHGs in the following aspects (Loyola 2004):

1. to motivate the rural people to organize themselves and to form into SHG;
2. to educate, train the group members in managing the group activities like maintenance of books of accounts, conducting meetings, management of funds, etc;
3. to inculcate, promote thrift and savings habit among the group members and to help in institution building along with the development of individual;
4. to help the SHG in identifying raw materials and local resources;
5. to help the group members to upgrade their skills and technology to make best use of resources;
6. to make available credit facilities and to act as a link between the rural poor and the bank;
7. to educate and train the group members to utilize credit properly and to improve their economic conditions;
8. to help the group members in exploring markets for their products;
9. to work as facilitator in the meetings of the SHG and
10. to act as friend, philosopher and guide to the SHGs.

NGOs developed a sense of leadership, organisational skill, management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification (Manimekalai and Rajeshwari 2001). NGOs help in social mobilisation, formation and nurturing of the SHGs in Tamil Nadu (GoTN 2003). NGOs played a crucial role in the spread of micro finance and their success in delivering micro finance has made many of them to explore the possibility of scaling up their operations further (Shylendra 2007). In Bangladesh, NGOs empower women in the areas of economic, political and social activities (Rahman 2007). NGOs' role in reaching the poorest is limited and most of the income generating activities facilitated and promoted by the NGOs generate income which forms only a small proportion to the total income of the family members (Laxmi and Archana 2005).

Non-governmental Organisations (NGOs) played a vital role in rural reconstruction, agricultural development and rural development even during pre independent era in our country. In the post independent period the NGOs became a supplementary agency for the developmental activities of the government and in some cases they become alternative to the government. After the introduction of microfinance through Self-Help Groups (SHG), they penetrated into each and every corner in India and actually the NGOs are responsible for converting the pilot project of microfinance into a major programme and the NGOs are responsible for making the microfinance through SHG as the largest programme in the world. The study reported that NGOs are playing vital role in the formation of SHGs and motivating women to join the groups and linking the groups with the banks for microfinance. But, Non-governmental Organizations' played limited role in marketing the products of SHGs and release of subsidies. (Rajendran and Raya 2011).

These case studies reveal that a larger numbers of groups are formed by NGOs, but they are not the only SHPIs. Banks, especially regional rural banks, have also formed SHGs. Qualitatively these groups are equally good when compared to the groups formed by NGOs. But due to the constraints of their staff and the regular banking business, banks may be able to promote only a limited number of groups. Apart from the NGOs and the banks, the government is a notable institution that has been promoting SHGs. The case study reveals that the success of the government in SHG promotion is restricted to the districts where the development administrations work in a true spirit of an SHPI following the best practices. We may therefore conclude by commenting that in the final analysis, from the view of institutional framework, an institution can be considered suitable as a self-help promotion institution if it is in a position to foster and nurture the best practices for SHG promotion (Satish 2011)

### **III. METHODOLOGY:**

The SHGs have been operating either by the dynamic leadership of certain individuals within the groups or through the catalytic role played by the SHPI and other stakeholders; this section explores the role of bank/ financial institutions and SHPI in the SHG development. Chandel block from the Chandel district of Manipur is purposively selected for the study and a total numbers of 15 SHGs which are more than 3 years old have been chosen randomly for the study. Altogether 150 members' respondents were interviewed and their opinions were sought. The roles are studied in two parts:

1. Opinions about the roles of financial institutions/banks are sought from the members of the sample SHGs under study, through interview and open ended questionnaire. The study explores, by studying the opinions of the members, the role of bank/financial institution towards SHG development.

2. Opinions about the roles of a SHPI are sought from the members of the sample SHGs under study through interview and open ended questionnaire. Considering the various aspects of SHPI roles, the research intends to explore the role of the SHPI, from the member's point of view.

#### **IV. RESULTS AND DISCUSSION/ OBSERVATIONS:**

##### **A. Role of Self Help Group Promoting Institutions:**

Every Self Help Promoting Institution (SHPI) have own framework of promoting and developing SHGs. According to the member respondents, the roles of SHPI for the development of SHG should be taken into care during the delivery of services or any other guidelines.

##### **1. Awareness and motivation:**

The member respondents (80%) expressed that before the formation of SHG, awareness generation meetings explaining the concept of thrift & credit and its relevance in daily life should be done. The SHPI should explain the various benefits of SHG. SHPI should make the members to visualize the development road and motivate the members. Whereas 20% of the respondents are of the opinion that they can learnt the above points from their member friends.

##### **2. Utilization of Funds:**

77% of the member respondents are of the opinion that the SHPI should teach the members regarding the importance of regular meeting of SHG, the mobilization of thrift and at the same time disseminate the information to all the members. The SHPI should make the SHG member financially literate so that members can be financially independent. The members expressed that the SHPI should guide the SHG members to make proper utilization of the credit. On 23% of the respondents are willing to utilize the funds on their own.

##### **3. Literacy, Health Care and Nutrition Programme for the members:**

90 % of respondents are keen to have literacy programmes for the members, so that they can understand each and every concept of the SHGs. The members expressed that SHPI should organized healthcare programme like AIDS/HIV, immunization programme, food & nutrition programme so that their expenditure on food & nutrition is reduced without compromising the food value. However, 10% of the respondents are not interested in the above programmes.

##### **4. Vocational training:**

The member respondents have the desire of SHPI imparting skill and knowledge to the SHG members. SHG members are very enthusiastic to learn new skill and knowledge. 95% of the members want skill development training programme like pickle making, silk reeling, burries making, agarbatti making, candle making, dish wash making, detergent powder making etc. whereas 5% of the respondents are not interested in such vocational programmes.

##### **5. Income generation activities:**

The member respondents have the opinion that SHPI give members training on income generation because it is important for economic interdependence of the members. Members expect SHPI to do business development planning for the SHG. Views of all the member respondent shows SHPI should develop business model for every SHG with different activities.

##### **6. Mela and Exhibition:**

Almost all the member respondent wants the SHPI to organize Mela's and Exhibition for the SHGs. Otherwise, the SHPI should help the SHG to participate in various Mela's and Exhibitions organize by the other developmental agencies both government and nongovernmental.

##### **7. Credit requirement:**

Every respondent expressed their opinion that SHPI should make the credit linkage of SHG with others. If the SHPI provides credit, it should provide adequate amount, at the right time amount depending on the trade of the group member's activities. If it has to be taken from bank, members want the SHPI to not only recommend but also make the credit available from the bank to the members. If there is any grant or subsidy available, the members expect the SHPI to help the process.

##### **8. Workshed and Centre:**

All the respondents expressed their opinion that the SHPI should construct workshed/office for the SHG. This will help SHG in taking up group activities. The SHG members also expressed that some of the machineries and equipments for example tailoring and Embroidery machines to be given in kind for the groups.

##### **9. Interaction:**

90% of the SHG members expressed their desire to interact with members of other well organized SHGs and see their work culture. The member respondents have the feeling that this make knowledge and information sharing among the members in various areas broaden the member's outlook and also change their attitude. On the contrary, 10% of the respondents are not interested in such interaction mode.

**10. Guidance and Monitoring:**

90% of the member respondents expressed their opinion that regular and timely monitoring of SHG should be done by the SHPI. They also expressed their desire of having the SHPI staff in every SHG thrift meeting; followings; regular and frequent visit of SHPI staff apart from SHG thrift meeting; checking of SHG records timely and suggests better avenues for SHG members..

Whereas the remaining respondents (10%) are of the opinion that monitoring and guidance is not necessary for the SHGs.

**11. Marketing of SHG member's product:**

Almost all the SHG members expressed their desire that SHPI should help in marketing of 4 the SHG member's finished products. For individual income generation activity, the member's find difficulty in entering the marketing. Thus, member's respondent expects the SHPI to assist the members- both forward and backward linkage.

**B. Role of Banks and Micro Finance Institutions:**

The role of banks according to the SHG members is manifold. Banks are required to be more than a credit delivery system. According to the SHG members, the various roles that banks/microfinance institutions should play for the development of SHG are as follows:

**1. Supply of Credit:**

The member respondents expressed their opinion that the amount of credit should be of adequate for doing the business. The delivery of credit should be timely and should be of low interest. Members also expressed that loan size should be different for different trade and volume of business. The member respondent also expressed their desire that bank should have confidence on SHG, and should continue giving credit. The delivery of credit to the SHG should be of easy process.

**2. Recovery of Loan:**

The member respondents expressed their desires that staffs of banks to collect the repayment amount from the SHG. The members are of the opinion that if this is done for some SHG the repayment will be timely and regular.

**3. Grant and Subsidy:**

The member respondents expressed their desire to get grant and subsidy from the bank. Banks and SHPI have no provision of grant and subsidy. The banks should track the government schemes like SGSY for the SHG and avail the facilities.

**4. Easy Access to Loan process:**

The member respondents want easy access of loan. The process of loan of SHG should also be easy.

**5. Impart Knowledge and Skill:**

The member respondents (90%) are of the opinion that financial education to the SHG member must be given. Imparting banking habits and at the same time, teaching the members techniques of simple account keeping is necessary. Financial habits and financial literacy is required to make the members financially independent. However, 10% of the respondents are of the opinion that they can learn from their member friends.

**6. Guidance and Interaction:**

All the member respondents expressed their opinion that it will be good for the SHG to interact the member with the bank staffs from time to time. The members expressed that financial institution should have confidence over SHG and discuss with the members about their development of the SHG.

The member's respondents expressed their opinion that the Government should help in SHG development. Most of the members want government to help in SHG and bank linkage part. 10% of the member's respondent could not differentiate bank and SHPI.

**SUGGESTIONS FOR THE POLICY MAKERS:**

The NGOs should play a key role in arranging exposure visits to other well organized SHGs, tie up for marketing, release of subsidy from DRDA and arranging exhibitions for the products of SHGs, if proper marketing arrangements are not provided the members of SHGs may lose their motivation and the sustainability of the micro enterprises may be affected in the long run. SHGs are the driver for sustainable growth of our Women folks who actually manage the low per capita income households of the Chandel district.

Collaboration with the Krishi Vigyan Kendra of the district in terms of skill oriented activities; marketing of their finished products; participation in the Mela's and Exhibitions and their livelihood activities are recommended. Govt. must give immediate attention for the socially discriminated women folks like HIV/AIDS; widows and desperate women's. Involvement of college students and village level extension workers in the SHGs set up can be a sustainable approach.

Lastly, the enthusiastic and transparency of the banks and SHPI holds the key for the sustainable growth and development of the SHGs in the district. The success of the SHGs depends largely on the Two-Way-Traffic approach rather than the Top-Bottom approach. A solid SHGs model will ultimately be the sustainable weapon of our challenge on the eve of the globalization specially the ACT EAST POLICY of this North East Region of India.

#### **WAY FORWARD/ FUTURE COURSE OF ACTION:**

The present study is based on the Bottom-Up approach of the organizational management. This research paves way for further research on the role of NGOs, 'sustainability of micro finance through SHGs' development and sustainability of micro enterprises in rural areas. In addition avenues are opened for research on the role of NGO in sustainable rural development in the emerging threats of globalization and migration of rural poor to urban areas in search of employment opportunities.

#### **V. CONCLUSION:**

SHG are small but a powerful change agent by itself. In order to incorporate the basic characteristics of viable SHG, it is important to promote SHG for the poor in a systematic manner. SHG promotion is a social task, and also is a marketing task. For banks, the member respondents feel that apart from credit delivery role, banks should also have knowledge and skill, guidance and interaction, easy access of loan, subsidy and grant, recovery of loan. For SHPI, the member respondents feel that the role should be awareness and motivation, utilization of funds, literacy, health care and nutrition programme for the members, credit requirement, vocational training, income generation activities, mela and exhibition, workshed centre, interaction, guidance & monitoring and marketing of SHG member's product. The member's respondent expressed their opinion that the Government should also help in SHG development. Some of the members could not differentiate bank and SHPI.

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