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**IMPACT OF FEDERATIONS IN ECONOMIC IMPROVEMENT
OF SHG MEMBERS : A STUDY ACROSS
TWO STATES OF INDIA**

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The tremendous success of SHG movement in many parts of the rural areas raises an issue of forming them into larger groups. The small size of SHGs leads to low generation of internal funds. Moreover their ability to negotiate with higher level functionaries and bargaining capacity is limited. On the other hand, SHG federations function as the subsidiary principle. It is assumed that federations undertake those roles that cannot be performed by SHG members. Federation helps SHGs to realise the benefits of a larger organisation, without losing the advantages of their being small. In view of this, to get an idea about the impact of Federations among the beneficiaries/swarojgaris this study was carried out in Krishnagiri district of Tamil Nadu where Federations are being promoted by Myrada (NGO) and in Howrah district where the same is promoted by Government of West Bengal. Thus, two different models of Federations- NGO and Government-could be studied. With the forming of federations among the SHGs, the members of SHGs have demonstrated that through their SHG federations, given an enabling environment and appropriate support, they themselves are capable to encounter any economic and social issues.

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CONTENTS

Chapter 1	SHG and Federations : Different Models	1
Chapter 2	Study Area, Objectives and Methodology	16
Chapter 3	Federations in Howrah and Krishnagiri Districts	23
Chapter 4	Impact of Federations on Beneficiaries/Swarojgaris	44
Chapter 5	Conclusion and Suggestions	62

CHAPTER 1

SHG AND FEDERATIONS : DIFFERENT MODELS

Meaning of Self-Help Groups (SHGs)

A Self-Help Group (SHG) in India is an unregistered 'affinity group' of maximum of twenty Below Poverty Line (BPL) families, who come together for addressing their socio-economic problems. The SHG members make voluntary thrift on a regular basis and use the resources among them as credit. Although the credit amount is very small, this helps BPL families in time of their monetary need as no other means are available to them when credit need arises on urgent basis. Gradually with the formation of SHGs, then build financial discipline and credit history for themselves even while they learn to handle resources of a size that is much beyond their individual capacities (nabard.org).

Once the groups show this mature financial behaviour, banks are encouraged to make loans to the SHG based on their total savings. The bank loans are given without any collateral but at market rate of interest. Banks find it easier to lend money to the SHGs as members have proved themselves as disciplined borrowers. The groups enforce credit discipline among the members and the members have experienced benefits of credit discipline by borrowing and repaying regularly without many hassles.

Use of SHGs as conduit for delivering saving and credit services to rural poor is of relatively recent origin. The cooperative movement in India started in the initial years of 1900 is probably one of the earliest examples of self-help framework to bring together people for fostering thrift and mutual help for economic betterment. However, cooperatives were larger in size and members come from heterogeneous socio-economic status. Hence cooperative societies could not make much impact in the country.

2 Impact of Federations in Economic Improvement ...

NABARD is the first institution which took initiative in 1992 to extend credit to the SHGs on a pilot basis. Based on the positive and encouraging results of the studies, NABARD, in consultation with Reserve Bank of India, initiated the Pilot Project in 1992 for linking 255 SHGs with banks with the following objectives.

- a) Evolving supplementary credit strategies for meeting credit needs of the poor by combing flexibility, sensitivity and responsiveness of the informal credit system with the strengths of technical, administrative capabilities and financial resources of the formal credit institutions.
- b) Building mutual trust and confidence between bankers and rural poor.
- c) Encouraging banking activity, thrift as well as credit, in a segment of the population that the formal financial institutions usually find difficult to cover.

The Pilot Programme launched by NABARD by linking 255 SHGs with banks in 1992 has reached to linking of 69.5 lakh saving-linked SHGs and 48.5 lakh credit-linked SHGs and thus about 9.7 crore households were covered under the programme by 2009-10, envisaging synthesis of formal financial system and informal sector (www.nabard.org). If Swarnajayanti Gram Swarojgar Yojana is taken into consideration (Ministry of Rural Development, Government of India's programme), about 40 lakh more SHGs may be added because since inception (1 April 1999) to December 2010 a little more than 40 lakh SHGs were formed.

The programme has made a significant contribution to social and economic improvement of the members of SHGs. The micro credit has reduced the incidence of poverty through increase in income, enabled the poor to build assets and thereby reduce their vulnerability. Families participating in the programme have reported better school attendance and lower dropout rates. It has empowered women by enhancing their contribution to household income and giving them better control over decisions that affect their lives. In certain areas, it has reduced child

mortality, improved maternal health and ability of the poor to combat disease through better nutrition, housing and health – especially among women and children.

Need for Federation

The tremendous success of SHG movement in many parts of the rural areas raised an issue of forming them into a larger group. The small size of SHGs leads to low generation of internal funds. Moreover, quality of SHGs is also an issue. Their ability to negotiate with higher level functionaries and to have bargaining power is limited. Federations are needed to provide support to SHGs for their development mainly on qualitative side. It is not wise to think for sustenance of SHGs without support of any umbrella organisation, hence, Federation is required. As per RBI guidelines, SHGs are recognised for doing financial intermediations and other transactions with banks. On the other hand, SHG federations function on the subsidiary principle. It is assumed that federations undertake those roles that cannot be performed by SHG members. Federation helps SHGs realise benefits of a larger organisation, without losing the advantages of their being small. SHG federations as people's organisations make BPL people as owners, managers and users of the organisations. Experience across the country has shown that the poor, through their SHG federations, receive a befitting environment through access to information, and appropriate support. Federations provide goods and services to SHGs to meet their immediate and long-term priorities of the both economic and social issues.

The researchers and professionals have highlighted need for promoting Federations on the following ground. These inter alia, include

- a) To strengthen existing SHGs.
- b) To promote new SHGs with poor echelon of the society.
- c) To access various services for the member SHGs.
- d) To encourage sense of solidarity among members of different SHGs in village/area.

- e) To empower women.
- f) To uplift socio-economic conditions of BPL families.

Apart from the above, Federations help SHGs institutionally and financially for their sustenance because they provide the economies of scale that reduce transaction costs and make the provision of these services viable. However, their sustainability is constrained by several factors – both internal (related to the federations themselves) and external, related to the other stakeholders.

The present day total credit requirement of the poor cannot be met by the existing mechanisms, and approaches being followed by different developmental agencies viz., the Government, Bankers, NGOs, MFIs and other financial institutions. They can increase the credit absorption capacity to some extent, but they cannot totally meet or facilitate the credit requirement of the rural poor. For others, there is a need for a total paradigm shift in the nature of lending to the SHGs. Recent strategic interventions by some NGOs and MFIs have indicated that there is a possibility to meet the full credit needs to SHGs through Federations. SHG federations can also contribute through micro finance as a poverty reduction tool by addressing multiple facets of the vulnerability of poor communities, and empowering them. In spite of remarkable growth of SHG movement in the country, sustainability of SHG federation is a major issue. To address this aspect, constant guidance from an external entity, without affecting the autonomy of the federations is sine qua non.

There is unanimity about the relevance of SHG federations. Both governmental and non-governmental agencies have promoted federations. Government departments, agencies and projects that have promoted federations include the P&RD, WCD and WDC departments, TNCDW, MAVIM, Mission Shakti, Kudumbashree, Indira Kranti Patham, Vazhndhu Kaatuvom, DPIP, Rural Livelihood Project, and other government agencies. Prominent SHG federations promoted by NGOs include MYRADA, PRADAN, DHAN Foundation, Outreach and Care.

Out of an estimated 68,903 federations in the country, 61,287 are in southern part of India. The overwhelming majority of federations are primary level federations, whose members are only SHGs.

Federations differ widely in different parts of the country, and even within the same region. The reasons for the variations include variations in objectives of promoting them, differences in promoter philosophy and resources on command and primary stakeholders' interest, absorption capacity of what?

Federations may be classified according to geographical coverage, their functions, legal status, structure and mode of functioning, source of funds, size, and promoters.

But in India, Federations are commonly known by their geographical units. SHGs get federated as primary level federations (PLF), which in turn get federated as secondary level federations (SLF) and finally all these get federated as apex level federations (ALF).

Functions of different federations could be another important basis for classification of federations. The basic difference in functions of federations is (a) financial and (b) non-financial. The non-financial functions are also known as social functions which include prevention of child marriage, dowry, and adoption of family planning etc.

There are, however, two triangular models : (i) MYRADA's CMRCs, which are resource centres for SHGs and other community based organisations (CBOs); and (ii) DHAN's nested institutions, in which basic units can directly interact with ALF and vice versa.

Five other prominent types of federations are: PRADHAN's model, SERP's Indira Kranthi Patham model (AP), Kudumbashree model (Kerala), Women Development Corporation model (Tamil Nadu) and Odisha Government model adopted in Dhenkanal district. These models altogether account for three-fourths of SHG federations in the country. Others broadly fall in any one of these five models. The majority of federations in the country are three-tiered structures.

Another way of classifying federations is based on their source of funds. Flow of funds play an important role in the evolution of federations. There are broadly three sources of funds. These are: (a) membership and service fees (b) interest income on the corpus, which includes savings from their constituents, grants received and bulk loans borrowed from financial institutions and others for onward lending (c) personnel support and recurring grants from promoters. Predominance of each source of funds influences the style of functioning of the federation.

Functions of Cluster Level Federations

- a) Strengthening existing member groups
- b) Initiating discussions with member SHGs about new group formation
- c) Ensuring grading of member SHGs once in six months
- d) Ensuring internal audit once in six months and external audit once in a year
- e) Initiating CAPS/SAPS with member SHG and in the village
- f) Monitoring and improving the performance of SHGs
- g) Liaison with Banks, Panchayat and other financial institutions
- h) Identification and utilisation of local resources
- i) Maintenance of non-IGP assets of villages
- j) Identifying and taking up suitable or appropriate IGPs
- k) Organising and conducting trainings
- l) Ensuring proper maintenance of books of accounts of member SHGs
- m) Ensuring adequate representation of women in the panchayat
- n) Lobbying and acting as a pressure group with the panchayat and other institutions/departments

- o) Forming activity on issue based committees
- p) Creating awareness and advocating for women's rights
- q) Organising and campaigning for cluster level events
- r) Collective purchasing and marketing of produce
- s) Networking with other CLFs
- t) Building up confidence and morale of SHG members by organising cluster level events
- u) Getting social recognition from local institutions like panchayat and banks
- v) Linking all its member SHGs directly with banks, panchayats and local institutions
- w) Providing full autonomy to member SHGs and offering need based support
- x) Making regular annual rotation of representation from SHGs as well as CLF (cluster level federation) functionaries.

Functions of Block Level Federations

- a) Strengthening existing CLFs
- b) Formation of new CLFs
- c) Proper maintenance of books of accounts of CLFs
- d) Ensuring participatory grading of CLFs
- e) Liaising and developing linkages for CLFs
- f) Facilitating convergence of services at the panchayat
- g) Identification, mapping and proper utilisation of community resources

- h) Organising and conducting trainings for CLFs
- i) Facilitating the process of representation of women in the panchayat
- j) Conducting training programmes for selected women representatives as well as potential members of the panchayat
- k) Establishing the networking and proper management of CLFs
- l) Initiating action on women related issues and concerns

SHGs were initially promoted mainly by NGOs such as MYRADA and PRADAN. Since the middle of the 1990s, when the model was scaled up, promotional work was largely done by specialised government agencies, such as the District Poverty Initiatives or the Velugu project in Andhra Pradesh and the Kudumbashree project in Kerala, the Women Development Corporations in Tamil Nadu and Maharashtra, the Women and Child Development departments, and the District Rural Development Agencies (DRDAs) in most others states. Although the more specialised agencies have, by and large, established SHGs of fair quality, the departments and the DRDAs pursued a number-driven approach that produced SHGs of indifferent quality. In Andhra Pradesh, for example, the government uses cooking gas connections and revolving fund as incentives to encourage women to form SHGs. In fact many members joined the groups to capture these benefits and after achieving their short-term goals, most of these groups stopped functioning. The incentives for such groups are more conducive to member participation and group solidarity, both of which are crucial to a group's sustainability (NABARD, website).

While SGSY is in implementation in the country, except in few states, federations of SHGs at the Government level virtually did not get momentum. In view of this, formation of SHG Federation has been emphasised in National Rural Livelihoods Mission (NRLM). In NRLM framework issued by the Ministry of Rural Development, Government of India, it has been stated that "Promotion of people owned, people managed and people centered institutions by federating the SHGs at various levels will provide space, voice and resources for the poor and create aggregate institutions to derive

economies of scale. Efforts will be made to form federations of SHGs, the rural poor SHGs at the cluster of villages / gram panchayat and block levels. The federations will undertake mobilisation of the leftover poor households into SHG network, arrange training and support services to SHG, facilitate access to information, credit and markets, community enterprises for co-production and delivery of social and economic services (e.g., PDS shops, food security, livelihood support services, milk collection centres, collective marketing, etc). For sustainability of federations, one time grant of ₹ 10,000 to village panchayat level, ₹ 20,000 to block level, ₹ 100,000 to district level federations will be provided”.

Salient Features of Selected SHG Federation Models

The model of federation by SHGs being experimented in some of the states is discussed below.

- a) Myrada Model
- b) Andhra Pradesh Government model of Indira Kranthi Patham
- c) Tamil Nadu Government Model of Women’s Development Corporation
- d) Kalanjiam Model of DHAN Foundation
- e) Odisha Government Model adopted in Dhenkanal district

MYRADA Model

Myrada has experience of more than two decades in promotion of Self-Help Groups. As a withdrawal strategy, it has encouraged promotion of federations among the SHGs. The number of SHGs in one federation is not limited as the organisers leave the choice to each SHG to become members of the federation. On an average, a federation has about 12-25 SHGs and the federations are unregistered bodies. None of the 200 plus federations promoted by Myrada is involved in providing loans to the SHGs. The federations are mainly involved in sorting out issues within the group or within the community. The federations were also provided in lobbying

for the rights of their members. Each SHG contributes small amounts for the federation to function.

The MYRADA has promoted Community Managed Resource Centres (CMRCs) for every 100-120 SHGs i.e. about 8 to 10 federations. These (CMRCs) are managed by the managing committee composing elected representatives from the SHG Federations and are supported by one experienced Myrada staff and several community resource persons selected by the SHGs. The SHG members pay for all the services that the CMRC extends to them. The CMRCs are set up with the following objectives.

- a) To keep information relevant to SHGs, poverty, youth, Government, NGOs.
- b) To create linkage between SHGs and other institutions like Government and private institutions.
- c) To provide service to the members of SHGs through linkages, capacity building, audit, conflict resolution etc.
- d) To disseminate information on agriculture, health, marketing, employment opportunities, etc.
- e) To organise health camps, animal health camps, awareness creation, skill training in association with Government / other NGOs.

Two members from each federation are represented in CMRC. The CMRC has a committee of 6–8 directors selected from the members of federations. This committee meets once in a month. Tenure of the committee is for one year. The CMRC has one manager who is from MYRADA. He will be attending the meetings of the committee's federations and the CMRC. Each SHG coming under the CMRC will contribute minimum of ₹ 50 per month to the CMRC corpus. The members of the SHGs are identified by MYRADA and are given training as trainers and auditors. These members are the resource persons at CMRC. The training component of assistance received by MYRADA at present is implemented through the CMRC. Each

SHG is required to pay ₹ 25 for training. It is insisted to have the stake of SHGs in the training. This results in augmentation of the corpus of the CMRC. The auditors identified and trained by CMRC, undertake the audit of SHGs regularly. A fee of ₹ 100 is charged from an SHG by the CMRC. The auditors are given a fee of ₹ 80 plus actual travelling charges.

Both federations and CMRCs do not undertake any financial intermediation. It only provides means for stabilisation and sustainability of SHGs. Over a period of time the CMRCs are supposed to become a self-sustaining institution under the guidance of MYRADA.

Andhra Pradesh Government Model of Indira Kranthi Patham

The Society for Elimination of Rural Poverty (SERP) is an independent, autonomous society registered under the Societies Act to implement the World Bank supported project with the Chief Minister as the Chairperson. The Society for Elimination of Rural Poverty (SERP) is implementing Indira Kranthi Patham (IKP) Project in Andhra Pradesh. This is a State-wise, community demand-driven rural poverty alleviation project covering all rural poor households in the State.

The strategy involves organising poor women into SHGs and then creating higher structures of SHGs. Under this project, the federation model comprises three tiers : (i) Mandal Samakhya (MS) (ii) Village Organisation (VO) and (iii) individual SHGs. The MS functions at the mandal level while the VO functions at the village level, MS and VO are registered on Mutually Aided Cooperative Societies under APMACS Act. One or two representatives from SHGs become members of Village Organisation. Similarly, the membership in Mandal Samakhya is through the Village Organisations. The project supports the communities in prioritising the livelihoods by investments in sub-projects proposed and implemented by SHGs, VOs, MS, etc. There are three types of activities (a) income generation (b) productive physical infrastructure and (c) social development. The major thrust is on income generation. The MS also accesses funds from the external sources and lends it to VO. Similarly, VO lends to individual SHGs who in turn lend to SHG members. Each tier earns income through interest in different stages

while extending loans. The MS and VO also collect charges for various services extended by them to their members.

Tamil Nadu Women's Development Corporation

Tamil Nadu Corporation for Development of Women Limited was set up on December 9, 1983 under Companies Act 1956. The Tamil Nadu Women's Development Project under the name of "*Mahalir Thittam*", contemplates a massive expansion of the TNWDP (IFAD) successes to cover about 10 lakh BPL women of the State. This scheme is intended to promote economic development and social empowerment of the BPL women through a network of Self-Help Groups formed with active support of NGOs.

The project area encompasses rural areas of all 28 districts of Tamil Nadu except Chennai district. The scheme was extended to all districts in a phased manner, with the vision of forming and nurturing around 60,000 sustainable SHGs covering about 10 lakh women over the project period. The vision on the project is to reach out and empower 10, 00,000 women below the poverty line through 60,000 self-reliant and sustainable Self-Help Groups.

Cluster level federations are formed with the following guidelines:

- a) 15-25 groups to a cluster
- b) Two representatives from each group
- c) Two years tenure for representatives
- d) Rotation in alternate years

Role of Cluster Federations

- Facilitate formation of new groups by other BPL women
- Organise annual auditing for the groups through a qualified auditor
- Organise cluster level meetings, workshops etc.

- Organise cluster level events
- Assist SHGs grading in the cluster
- Provide special support for weak groups after grading
- Financial role not advisable in early period, unless the groups want to have this role for the cluster level in the organisation

Kalanjiam Model of DHAN Foundation

The DHAN (Development of Human Action) Foundation is working with BPL women in Andhra Pradesh, Tamil Nadu, Karnataka and Pudicherry. The DHAN Foundation, as part of its Kalanjiam Community Banking Programme (KCBP) is promoting a network of institutions. The network consists of three levels which are the primary groups, cluster development association (CDAs) and the federation.

The primary group has 15 to 20 members from the same village. All 20 members constitute the general body of the group. The functions of the general body include framing by-laws, electing office-bearers, appointing auditors, etc. The primary group carries out the financial transaction involving thrift and credit. A Cluster Development Association (CDA) is formed by 15 to 20 SHGs in 2 to 3 contiguous villages. Each CDA has 300 to 400 families as members. CDA governance system has three distinct bodies to govern the organisations. They are Mahasabha, general body and executive committee. The cluster is an informal body and is meant to nurture and strengthen the primary groups so as to ensure the quality of the groups. A federation has 200 to 300 SHGs as its members. Generally, a federation is promoted in an administrative block of the state and it covers 3000 to 4000 families. The federations are registered as public charitable trusts. The major roles of the federation are:

- a) Ensuring systems, meetings, performance standards at SHG and CDA level
- b) Managing linkages of federation with banks, apex financial Institution, government agencies and Panchayati Raj Institutions

- c) Executing audit for SHGs, CDAs and federations
- d) Building the capacity of SHGs and CDAs

Fifteen to twenty SHGs from 3 – 4 villages are organised into CDA and these CDAs are federated at the block level with 150 – 200 groups. The primary groups, the clusters and the federation perform different types of functions. The primary group carries out the financial transactions involving thrift and credit. The cluster is meant to nurture and strengthen the primary groups so as to ensure the quality of the groups. The block level federations, on the other hand, provide crucial linkage for meeting the larger needs of the community.

Odisha Government Model Adopted in Dhenkanal

Dhenkanal district had 10500 SHGs and of these, 8500 were linked to the banks. The State Government has played a pro-active role in the district through ICDS in promoting and nurturing the groups. As a strategy, the SHGs are organised into federal structure and there are three levels of federations. The main objective of the federal structure is to promote quantitative and qualitative growth of SHGs in the district. Three levels in the federal structure are:

Cluster Federation

A cluster is formed at the village level taking 10 to 20 SHGs in its fold. The president and the secretary of the SHGs are the members of the cluster. The cluster meetings are held once in a month.

Block Federation

The president and the secretary of each cluster represent in the block level federation. The block federation meets once in a month. The president and the secretary are also special invitees in BLBC meeting concerned so that there is better interface with the bank officials.

District Federation

The presidents and the secretaries of the block level federations represent in the district level federation. It is an apex body of the SHGs in the district.

CHAPTER 2

STUDY AREA, OBJECTIVES AND METHODOLOGY

The study was carried out in two States of the country located in two different locations- one in West Bengal, the eastern part of India and the other one in Tamil Nadu, southern part of India. The study area was Krishnagiri district of Tamil Nadu and Howrah district of West Bengal. They were the focal points of the study. The study was conducted in November 2010 in Krishnagiri and December 2010 in Howrah, respectively. The specific objectives of the study are mentioned below :

In Tamil Nadu, Myrada model of Federation which has been functioning under the banner of Community Managed Resource Centre (CMRC) involved extensively for formation and nurturing of Federations was studied whereas in West Bengal, Federations promoted under the umbrella of State Government was visited for the study. Thus, a comparative picture is available for promoting of Federations by NGOs and the Governments.

Objectives

The study was conducted with following objectives:

- i) To study the standard of living of SHG members before and after joining Federations.
- ii) To assess improvement in the income level of SHGs/BPL families after joining Federations.
- iii) To analyse strengths and weakness of SHG members after joining Federations.

While taking up the social and economic improvements the parameter considered was the level of income before joining and extent of its increase after forming federations.

Methodology and Sampling

Both secondary and primary data were collected for the study. For secondary data, annual reports published by the Ministry of Rural Development, Government of India, State Governments' publications, websites and other publications were consulted. For the field study, 109 SHG members were contacted and data were collected through structured schedules prepared for the purpose. The entire analysis is based on 109 SHG members. In addition to collecting data from beneficiaries/swarojgaris (the term 'Swarojgaris' could be a misnomer) data were collected from 18 SHGs, 9 from each district to get an idea about their corpus fund, number of members, etc. All the SHG members covered under this study were under the umbrella of 18 SHGs.

Although the unit of the study was district, one block and four villages were visited for collecting information. On the other hand in Krishnagiri, in Howrah four blocks and seven villages were selected for the study. However, there were differences based on number of SHGs covered by a Federation. As per proposal, 50 SHG members from each State (thus totaling to 100 members) were planned to be covered for the study, but in the field 58 members, who were under the umbrella of federation in Tamil Nadu, promoted by MYRADA were studied. On the other hand, in West Bengal where federation concept is at a nascent stage, 51 SHG members who were part of federation were contacted for the study. Thus a total of 109 SHG members (58+51) were covered under the study, a little more than the target.

The villages visited in Amta block of Howrah district for data collection were Udang, Bhandargachha, Fatepur and Ranapara. On the other hand, in Krishnagiri district, blocks under the study were little more as CMRC is spread over to areas where some parts of 3-4 blocks have been

covered in many cases by one CMRC. The blocks studied were Kelamangalam, Thally, Hossur, and Solagiri and the villages were- H.Settipally, Geebee, Denkanikotai, Kundu Maranapalli, Kunigal, T.Ramanagar and Gibanagar. In addition to the beneficiaries, 18 SHGs, 9 from each district were visited and relevant information was collected about their year of starting, total revolving fund, bank loan etc, Discussion was held with the members and office-bearers of SHGs to understand problems encountered by them.

About Howrah District

In Howrah district of West Bengal, the process of forming federations was initiated a couple of years ago, but all the blocks were not covered till the day of study. Out of 14 blocks of the district, Federations at all three levels were constituted as per guidelines in three blocks, Amta-I, Amta-II and Domjur. These levels were i) 'Upasangha' (village booth level), ii) 'Sangha' level ('gram panchayat level') and iii) 'Mahasangha' (block level federation).

To get an idea about the functioning of 'Upasangha', 'Sangha' and 'Mahasangha', the study was carried out in all the three levels in Howrah district. These different levels of federations are Karunamoyee Upsangha at Bhandargacha of Amta block – I; Nazrul Sangha located at Ranapara of Amta Block-I and Sampriti Mahila Mahasangha of the same block. Details are discussed in the next chapter. Few particulars about the district are presented below (DRDC, Howrah 2010).

Demographic Characteristics

Howrah, one of the 18 districts of West Bengal is a story of contrasts. Eastern part of the district is highly industrialised and well connected through river Hooghly, NH-2 and NH-6. Other parts are characterised by rural texture. This is reflected in the 2001 population census, which shows that 50 per cent of the 4.27 million population of Howrah reside in rural areas.

Situated on the western side of the river Hooghly, Howrah is the smallest district (1.68 per cent of the total area) of West Bengal. It spread

over to an area of 1467 square kilometers with a total population of 42.74 lakhs (5.45 per cent of the total population of the State). There are 14 Community Development Blocks/Panchayat Samities and 157 Gram Panchayats in the district. Howrah city is much older than its adjacent city, Kolkata. Rabindra Setu, constructed in the year 1943 links the two cities and in recent years Howrah has been connected to Kolkata by another bridge called Vidyasagar Setu. Howrah like Kolkata has developed in a north-south axis along the G.T.road and the Andul road and all the industries are concentrated at Dasnagar, Liluah, Jagacha and Andul over a mere 50 square kilometers area of the total 1467 square kilometers of the district.

Economic Activities and Livelihood of the Local Population

One of the significant features of the district is concentration of very large number of highly skilled artisans, who have made their marks felt all across the country. For example, Domjur block of Howrah district provides almost the entire manpower for the gem and jewellery industry in Maharashtra, Gujarat and elsewhere in the country. On the other hand, Panchla and Jagatballavpur blocks are famous for 'jari' works. Howrah had a glorious past with established cottage industries during the 13th century. In addition to gold, silver, imitation jewellery and jari works, the traditional cottage industries include potteries, brass utensils, iron and silver smithies, wigs and weaving of coarse cloth. Among other notable cottage industry products are 'Hooka' made from coconut shell, chikan-works, polo balls made from bamboo stumps, football and badminton shuttle-cocks. The major agricultural crops produced in the district are rice, potato, oilseeds, vegetables, wheat, fruit and livestock. A brief profile of Howrah district is presented below :

Table 2.1 : Howrah District Profile

Area	1467 Sq.km
Population (As per 2001 Census)	4274010
Rural Population	2120439 (49.6%)
Urban Population	2153571 (50.3%)
Density of Population / Sq.km	2913
Administrative Units	
Sub-division	2
C.D. Blocks	14
Gram Panchayat	157
Gram Sansad	1797
Police Stations	12
Literacy	77.64%

Source: District Rural Development Cell, Howrah Zilla Parishad, Progress Report on SGSY.

About Krishnagiri District

To acquaint with the functioning of MYRADA's Federation model, a study was conducted in Krishnagiri district of Tamil Nadu in December 2010. For the benefit of readers, a few particulars about Krishnagiri district are presented below.

Krishnagiri district is surrounded by Vellore and Thiruvannamalai districts in the east, Karnataka in the west, Andhra Pradesh in the north, and Dharmapuri district in the south. It is spread over an area of 5143 square kilometers with the average rainfall of 830 mm. Three languages

namely Tamil, Telugu and Kannada are widely spoken in this district. Moreover, the district exhibits national integration and religious harmony as there is confluence of different languages and religions. People of Krishnagiri district belong to various racial groups. People from Kashmir, Maharashtra, and Karnataka, Andhra Pradesh and other parts of the country have settled in this district long ago. The district has 2 municipalities, 10 panchayat unions, 7 town panchayats, 352 village panchayats and 636 revenue villages.

Mulberry cultivation is an important agricultural activity in the district. Altogether 5069 acres of land is under mulberry cultivation in Krishnagiri district. This crop is providing employment to about 24,345 persons. The district has substantial forest area – 2024 square kilometers. The hill ranges of this district are known by the name ‘Melagiri’. The major types of forest are tropical, deciduous forests, thorny shrubs and bamboo forest.

Table 2.2: Krishnagiri District Profile

Population Statistics (Census – 2001)	
‘Total Population	: 15,46,700
Population - Male	: 7,95,718
Population - Female	: 7,50,982
Urban Population	: 2,53,989
Rural Population	: 12,92,711
Density of Population per Sq. Km	: 301
Sex Ratio	: 944
Literacy Rate (%)	: 58.11
Literacy Rate Male (%)	: 67.11
Literacy Rate Female (%)	: 48.62

Source : www.krishnagiri.nic.in

22 Impact of Federations in Economic Improvement ...

The important crops of the district are paddy, maize, ragi, banana, sugarcane, cotton, mango, groundnut, vegetables and flowers. The district has excellent scope for agri- business. Regional Agriculture Research Centre of Tamil Nadu Agricultural University has been functioning at Paiyur in Kaveripattinam union since 1973. It has developed hybrid seeds which yield more production and quality outputs.

CHAPTER - 3

FEDERATIONS IN HOWRAH AND KRISHNAGIRI DISTRICTS

This chapter consists of two sections. One deals with type of federations promoted by the Government of West Bengal and other one by Myrada. Section two is based on the field study analysing the status of SHGs in Howrah and Krishnagiri districts.

SECTION-1

Types of Federations

In this section, first part deals with the types of federations promoted by the Government of West Bengal and that of Myrada in Tamil Nadu. Further light has been thrown on Mahalir Thittam which has been functioning in Tamil Nadu inter alia, for promotion of SHGs.

Federations in West Bengal

In the recent years, the Government of West Bengal has taken initiative to form federations at three levels -

Village assembly level i.e., in each village booth level locally known as "*Upasangha*" level, (henceforth '*Sangha*' will be used as it is the common term used in West Bengal for a federation at the lowest level). Next to '*Upasangha*' is '*Sangha*' i.e., Gram Panchayat level federation. The last one is called '*Mahasangha*' which is at the block level.

The compositions along with salient features of federations are discussed here. It is pertinent to mention that during the course of study (December, 2010) no federation was formed at the district level.

Some of the important points regarding formation of federation at the '*Upasangha*' level are:

- a) There should be minimum of five self-help groups (SHGs) for forming Federation at the '*Upasangha*' level and of these, two-thirds SHGs must belong to SGSY.
- b) The SHGs should function for more than six months.
- c) It is not mandatory for the SHGs to join the federation. If any SHG is not willing to join the federation, may be exempted. In other words, the decision to join the federations depends on SHGs themselves.
- d) For functional management of federation at '*Upasanga*' level, besides a general body, there should be one executive body with tenure of one year term. But no male member should be either in the executive body or in the general body.
- e) Every week, executive members will meet for deciding their action plans.
- f) Executive members should be from women community that too from BPL families. No male nor anyone from APL family shall be allowed to represent the executive committee.
- g) The term for General Body and Executive Body is for one year.

Salient Features of *Sangha* (Gram Panchayat Level Federation) :

- a) '*Sangha*' is formed with the members of '*Upasangha*'.
- b) From each '*Upasangha*', two members represent in the General Body for its functioning which meets once a month.
- c) Of the General Body members, five members constitute executive committee. Executive Committee meets twice a month.
- d) The members of the '*Sangha*' are supposed to perform economic as well as social activities related to the members and within the jurisdiction of their areas.

- e) Based on backward and forward linkages; micro-enterprises may be established, which would be facilitated by the *Sangha*.
- f) As a monitoring authority, '*Sangha*' should ensure that all '*Upasanghas*' organise their meetings regularly.
- e) Coordination with different departments such as Government departments, panchayat, bank, cooperative institutions, insurance companies etc., is another important objective of *Sangha*.

Some salient features of '*Mahasangha*' block level federation are –

- a) '*Mahasangha*' should take proactive role for strengthening SHGs, '*Sangha*' and '*Upasangha*'.
- b) All the '*Sanghas*' which have been graded at least 'B' and completed minimum of six months may be the member of '*Mahasangha*'.
- c) '*Mahasangha*' will be governed by a General Body by inducting members from '*Sangha*'. Total members in the General Body should not exceed 40, as too many members at the meeting can create a chaotic situation.
- d) From the General Body members, five members will constitute an executive committee – President, Vice-president, Secretary, Assistant Secretary and Treasurer.
- e) Each *Mahasangha* is permitted to open a Micro Finance Institution (MFI) for extending loans to SHGs.
- f) In addition to the executive committee, there should be five working committees for the following works –
 - i) Facilitating the process of forming SHGs, '*Upasangha*' and '*Sangha*'.
 - ii) Organising training programmes for the members of SHGs, '*Upasangha*' and '*Sangha*'.
 - iii) Promoting livelihood and economic activities based on backward and forward linkages among the member-households.

Functioning of *Upasangha*

As mentioned already, '*Upasangha*' is the village *sansad* level federation constituted at village- ward-wise (booth-wise) which in Bengal is known as '*Gram Sansad*'. The *Upasangha* named as Karunamoyee *Upasangha*" located at Bhandargacha village of Amta-1 block was studied in December 2010. The '*Upasangha*' was formed with 8 SHGs and for functional purpose with 16 members (two members from each SHG) constituted the general body. Again, out of 16 general body members, two representatives were selected to represent executive committee members at '*Sangha*' level.

The main activities of '*Upasangha*' inter alia, include monitoring of SHGs for better functioning of the same. The *Upasangha* was not allocated any fund.

Functioning of *Sangha*

The *Sangha* functions at village panchayat level consisting of several '*Upasanghas*'. Ranapara is a village located at Amta-I block where one *Sangha*, Nazrul *Sangha* was studied in December 2010. The '*Sangha*' was formed in 2003. Altogether 8 '*Upasanghas*' consisting of 80 SHGs were the members of '*Sangha*'. The total corpus fund of the '*Sangha*' was little more than ₹ 68,000. The overall function of the '*Sangha*' was controlled by 16 members general body and day-to-day work was controlled by an Executive Committee. It has its own building constructed on village panchayat's land, while fund for the building was provided by District Rural Development Centre. The '*Sangha*' besides doing various social activities was also involved in economic activities. These inter alia, include providing food to high school students under "Mid-day Meal" scheme, prevention of child marriage, organising training programmes for the local rural unemployed youth of nearby areas on income generation activities, etc. During the course of visit, author was informed that 30 persons were trained in *jari* making, 8 in candle making and 11 on tailoring, the fund was provided by District Rural Development Cell of Howrah district. The '*Sangha*' was rated as 'A' grade as a sequel got ₹ 3.5 lakh for infrastructure development (purchase

of furniture, computer etc.). Further a seed capital ₹ 1.5 lakh was provided to the 'Sangha' and received ₹ 15,000 per month for managerial support.

Functioning of Mahasangha

Of the three-tier federations in West Bengal, *Mahasangha* (block level federation) is at the top. To get an idea about the functioning of 'Mahasangha', the study was carried out in Amta-I block where the block federation namely Sampriti Mahila *Mahasangha* established in 2005, registered in 2006 was functioning with 13 'Sanghas' consisting of 704 SHGs.

Its governing body consisted of 36 members. Out of 36 members, 5 members manage day-to-day works through executive committee with a term of one year.

Sampriti Mahila Mahasangha has a Micro Finance Institution (MFI). It is pertinent to mention that where Block Federation (*Mahasangha*) has been constituted, Micro Finance Institution (MFI) has been created. Thus, in Howrah district, out of 14 blocks only in 3 blocks *Mahasangha's* MFIs have been created. The SHGs in addition to borrowings from bank, can borrow from Micro Finance Institution (MFI). Joining in MFI is not mandatory. While the study was carried, it was reported that out of 704 SHGs, 543 SHGs were the members of microfinance institution. If any SHG is willing to be a member of microfinance institution, then ₹ 2000 as entry fee has to be paid as one-time payment, followed by ₹ 50 in each year as renewal fee.

Sampriti Mahila Mahasangha had Micro Finance Institution started in March 3, 2009. An amount of ₹ 40 lakh was provided in two instalments as seed money (2009 and 2010) to the 'Mahasangha' by the Government of West Bengal. With the membership fees of the SHGs, 'Mahasangha' could mobilise total amount of ₹ 6 lakh, till the day of study (December 2010). With the fund received from District Rural Development Cell, a double-storied building was constructed by spending ₹ 30 lakh. Two small rooms of the building were used as office of the MFI where small amount of

money is also kept to meet petty expenses. An amount of ₹ 1.82 lakh was disbursed as loans to 530 SHGs from March 2009 to 3 December 2010 and the repayment rate was 95 per cent. The Micro Finance Institution (MFI) was managed by three workers – an accountant, a cashier and an adviser. The accountant and the cashier were paid from the profit of MFI, but for the adviser the Government of West Bengal was paying @ ₹ 8800 per month. The advisers of micro-finance institutions (where MFI exists) were normally recruited from the retired bank employees, so that the experienced bank employees can guide properly for smooth functioning of the micro-finance institutions. In addition to micro-finance activities '*Mahasangha*' was involved in sanitary napkins production as well as selling; and also supplying of rice and *dal* to the ICDS centres to the tune of ₹ 11 lakh per month.

Myrada Federation – (Source : *Myrada*, January 2010)

Myrada was started in 1968. Till the day of study it was reported that *Myrada* was directly managing 18 projects in 20 backward and drought-prone districts of Andhra Pradesh, Karnataka and Tamil Nadu. There are other states where it has collaborated with the Governments, bilateral and multilateral agencies by contributing to programme design and supporting implementation through regular training, exposure visit and deputation of staff. Such long-term supports are in the States of Assam, Haryana, Meghalaya, Manipur, Jharkhand, Odisha and Chhattisgarh. It has also provided similar long-term support to programmes in other countries like Myanmar, Indonesia, and Timor-Leste and in a small way, in Iran. This approach arises from *Myrada's* decision not to fly its flag all over, but to promote, in collaboration with other institutions, a proven development strategy in which the rights of the poor, women and marginalised to build and manage their own institutions, to develop their own livelihood strategies, to associate in order to lobby effectively to change oppressive relations, to access resources and build linkages. *Myrada* has intervened in thirteen areas in the past, some of these are :

- a) Resettlement of refugees and bonded labourers. The intervention started in 1968 and tapered off in the early 80s.

- b) Identifying and fostering Self-Help Affinity Groups (SAGs) since 1984 as institutions that generate empowerment of the poor and marginalised and promote a livelihood strategy for each family.
- c) Provision of quality education and infrastructure in Government primary schools since 1985 in which School Management committees were involved.
- d) Management of micro-watersheds and wastelands since 1986 where people's institutions like Watershed Area Groups took the lead.
- e) Building networks at district level among NGOs, banks and institutions involved in development and change since 1995.
- f) Promoting institutions like Soukhya groups (sex workers) and Village Health and Sanitation Committees and their convergence with the Gram Panchayat to foster a holistic approach to Health and HIV/AIDS since 2000.

Myrada's policy changed from 2004, a paradigm shift began to emerge more clearly. Myrada wanted the sustainability of the individual members of the groups, not sustainability of the groups, so Myrada was withdrawing from the area after nurturing. They observed that well functioning SAGs were the most appropriate institutions to take lead role in evolving and grounding suitable withdrawal strategy. As a part of the withdrawal strategy, the participative institutions of the poor at the base like the SAGs, *Soukhya* groups (sex workers) and Watershed Groups decided to federate into Community Managed Resource Centres (CMRCs); there are 103 of these CMRCs functioning in Myrada's project areas. These CMRCs are managed by a board comprising elected representatives from the participative organisations at the base. The role played by *Myrada* in mentoring, monitoring and supporting these Self-Help Affinity Groups (SAGs), *Soukhya* and Watershed groups has been taken over by the CMRCs. They (CMRC) levy a fee for all the services they provide; this is the basis for their financial sustainability. Each CMRC is managed by a manager. The manager is an experienced *Myrada* staff who is paid in full or partially by the CMRCs.

The CMRCs' membership is open to any group formed by any NGO or Government in the area on the condition that these groups are assessed by CMRC and should be in sustainable condition. *Myrada* forms federation under the banner of CMRC i.e., Community Managed Resource Centre. It is a forum of small, economically homogeneous affinity groups consisting of rural women, children and small and marginal farmers working together for their socio-economic upliftment and empowerment. The CMRC facilitates the building of community based institutions (CBOs) towards ensuring sustainability of livelihoods, the quality of the habitat and environment. The CMRC promotes networking with banks, Government departments etc., for mobilising information and programmes with CBOs or NGOs and activists for promoting change and equity in social and gender relations. These CMRCs are part of the withdrawal strategy of *Myrada*.

Coverage

The CMRC has core membership of SAG and other CBOs from a cluster of 45 – 55 villages covering 150 – 200 SAGs. The SAG members were primarily those promoted by *Myrada* but others too can join provided they are assessed by the CMRC board to be “Good” according to the criteria adopted by the CMRC.

CMRC Structure

- a) Each CMRC has a General Body, consisting of all individual members of SAGs.
- b) A Governing Body called Board of Directors (9-15 members) selected at a General Body meeting at cluster level.
- c) The office of the CMRC is located in a place that is accessible to all.
- d) A separate bank account is operated by the CMRC.
- e) The CMRC Manager and Several Community Resource Persons are from various disciplines such as health, children related issues,

agriculture, animal husbandry, gender issues and community development etc.

- f) The Board of Directors meets every month.
- g) Audit system takes place regularly.
- h) General Body meeting is held every year.

While the study was conducted in Krishnagiri district, 6 CMRCs were functioning in the district. These CMRCs were spread over 4 Blocks, 70 Panchayats and 337 villages in Krishnagiri district. Each CMRC's corpus fund was in between ₹ 1.5 lakh and ₹ 6 lakh. Out of 1115 SAGs, 1075 SAGs had their membership in CMRCs. The rest SAGs would take membership after 6 months i.e. after the maturity level is attained.

Functioning of Community Managed Resource Centre (CMRC)

CMRC is the Federation at the grassroot level promoted by *Myrada*, and altogether six CMRCs were functioning in Krishnagiri district. Each CMRC is looked after by one manager posted by *Myrada*. In addition to this, each CMRC also has 2-4 Community Resource Persons (CRPs), who act as friends, philosophers and guides for the SHGs by organising meetings, maintenance of books of accounts, filling up of loan form, regular repayment of loans, etc. Each CMRC also has a Board of Directors. To get an idea about the functioning of CMRC, three CMRCs were visited for in-depth studies which are discussed below:

CASE I

New Nabajyothi Resource Centre

This CMRC was established in 2002; however, it was registered in much later stage-February, 2009 at Denkanikotai village, Kelamangalam block, Krishnagiri district. Its jurisdiction has spread over to three blocks viz., part of Kelamangalam, Thally and Hossur. Altogether 200 SHGs spread over to 60 villages of 19 village panchayats were under its umbrella. Around

3000 women were the members of 200 SHGs indicating each SHG to have 15 persons on an average.

The CMRC is managed by 9 Board of Directors with one president, one secretary, one treasurer and six general members. The term of the board of directors is generally for one year. To attend the meeting, each member is paid ₹ 50 as travel cost besides free food. The CMRC was functioning in a building constructed by *Myrada* on a Government land. The CMRC pooled up ₹ 4.30 lakh as corpus fund kept in the fixed deposit. In addition to the fixed deposit amount, every month CMRC keeps an amount of ₹ 20,000 to meet recurring cost. One of the important sources of earning of CMRC is handling fee imposed on SHG's bank loan. For example, if any SHG is sanctioned a bank loan amounting to ₹ 1 lakh then ₹ 500 has to be paid to CMRC as handling fee. The handling fee varies accordingly i.e. for ₹ 50,000 handling fee becomes ₹ 250 etc. It is pertinent to mention here that no SHG under CMRC can apply for a loan to the bank directly. Even if any SHG applies then there are lots of hassles to get a loan. In addition to handling fee, each SHG is paid ₹ 250 as admission fee (one time) and annual subscription fee of ₹ 600 to CMRC. For smooth functioning of SHGs, four Community Resource Persons (CRPs) were recruited by the CMRC. All hail from local areas with qualifications such as Master degree (1), 12th standard pass (1) and HSLC (2). Each was paid @ ₹ 1500 per month, as they hail from the vicinity they agreed to do the service on a minimum payment as mentioned already. These CRPs were entrusted with different type of works related to SHGs, inter alia of which include formation of new SHG, imparting training to the SHGs, nurturing of SHGs, facilitating to get a bank loan by filling up forms in proper order etc. While study was carried out, President Smt. Sushila and Secretary Smt. Parbatamma were present. They informed that every three months meeting of the board of directors was held. Issues related to SHGs are discussed in the meeting. Even if any member is having any personal problem, the same is taken up in the meeting and accordingly attempt is made to solve the issue (s). Promoting fraternity among the SHGs and its members through their representatives is the main motto of the meeting.

CASE II

Sree Jana Jagruthi Resource Centre

Sree Jana Jagruthi Resource Centre was established at Jibanagar village of Kelamangalam block in 2003 and registered after five years (2008). It covered altogether 32 villages of 143 SHGs, with 2288 members.

As entry fee each SHG paid to CMRC @ ₹ 100 which was in addition to ₹ 600 as annual subscription fee. While sanctioning a bank loan to an SHG, the CMRC charges ₹ 750 for ₹ 1 lakh as handling fee from the SHG. Handling fee varies proportionately depending upon the loan amount. Thus not this CMRC, but all the CMRCs generate good amount. As a corpus fund the CMRC had an amount of ₹ 3.05 lakh as fixed deposit kept in the bank and to meet day-to-day expenditure of the resource centre, an amount of ₹ 60,000 in every month is kept in the bank account of CMRC. This amount is required for payment to two community resource persons, electricity bill, maintenance of the building etc.

The CMRC is managed by nine board of directors – the president, the secretary, the treasurer and six members. During the time of visit three board members were present, namely, Smt Laxamma, Smt Prameela and Smt Sushilamma. While discussing with the members it was observed that board of directors took all the issues related to SHGs and its members and any other issues which cropped up time to time. In addition to this, board members were the impulsive force for repayment of loan. Before issuing a bank loan, board members along with Community Resource Persons (CRPs) thoroughly assess loan absorption capacity of the SHGs and their members. Thus, repayment of loans was reported to be 100 per cent by the SHGs.

CASE III

Nandadeepa Resource Centre

This resource centre located at Thally village of Thally block extends its service to major part of Thally block. The centre was established in 2002 and registered in 2008. Altogether 128 SHGs (1920 members) of

63 villages spread over 15 village panchayats in Thally block were under its fold. It was governed by eight boards of directors. The CMRC had an amount of ₹ 4.50 lakh as fixed deposit, besides around ₹ 83,000 as savings (deposited in the bank) to meet day-to-day expenditure, which inter alia included payment to community resource persons, payment towards electricity bill etc.

The board of directors meets on 5th every month and takes stock of situation pertaining to SHGs and their members. A few of the important points after studying three CMRCs emerged are –

- 1) *Myrada* presently prefers CMRC nomenclature, because initially i.e., in early 1990s when they used the term federation, office-bearers of the federations instead of taking up development works were ‘showing their powers’ and had the feeling that SHG members were subordinate to them. Thus, conflict arose in many occasions and observing such development, *Myrada* preferred to use the word Community Managed Resource Centre (CMRC).
- 2) By forming federation under the nomenclature of CMRC, *Myrada* encourages members to get bank loan to improve economic conditions of the beneficiaries. Entire process of getting bank loan i.e. filling –up of forms, submission to bank, loan amount released etc., are taken care of by community resource persons of CMRC under the supervision of *Myrada* staff.
- 3) The SHGs were provided with revolving fund which comes from Tamil Nadu Government under *Mahalir Thittam* (discussed in next para).
- 4) *Myrada* encourages CMRC to keep their corpus fund in fixed deposit in a nearby bank which may be used in future for development works. The study revealed that each CMRC had lakhs of rupees as fixed deposit.
- 5) In addition to the fixed deposit, each CMRC is asked to keep few thousands of rupees as recurring fund to meet the expenditures like

payment to electricity bill, payment of wages to community resource persons etc.

Mahalir Thittam

In this section few lines about *Mahalir Thittam* are highlighted for the benefit of readers. *Mahalir Thittam* is a socio-economic empowerment programme for women implemented by Tamil Nadu Corporation for Development of Women Limited. It is based on self-help group (SHG) approach and is implemented in partnership with Non-Governmental Organisations (NGOs) and Community Based Organisations (CBOs). The SHG approach was started in a small way in Dharmapuri district in the year 1989 with the assistance of International Fund for Agricultural Development (IFAD). Later the scheme was extended to the erstwhile Salem and South Arcot districts in the year 1991-92 and further extended to Madurai and Ramanathapuram in the year 1992 -93. Following the success of IFAD project, *Mahalir Thittam* project was launched with State Government funding from 1997-98 and was progressively introduced in all districts of the State. There were 391311 SHGs with a total savings of ₹ 2062.04 crore, as on 31-03-2009 (www.tnrd.gov.in).

Mahalir Thittam is implemented in partnership with NGOs who help in formation of SHGs, provide training and monitor them. The NGOs are given funds for providing the above services. Interested NGOs are affiliated as partners with *Mahalir Thittam* if they satisfy the norms for affiliation. The hallmark of the SHGs promoted by *Mahalir Thittam* is the systematic training provided to the SHG members and the office-bearers. The capacity building brings about qualitative changes in the attitude of the women and promotes cohesion and effective functioning of the group.

All the SHG members are imparted training in four modules for four days to orient them to the SHG concept. The office-bearers of the SHGs (Animator and Representative) are given training in three modules for six days. This training enhances the leadership quality, team building spirit and capacity to maintain books of accounts. In addition, SHG members who are interested in starting economic activities or developing some skills

to get self employment are provided skill training. The skill training includes a five-day capsule on entrepreneurial development.

In order to bring about synergy and better coordination in implementation of SHG programmes, TNCDW which was under the administrative control of Social Welfare Department was brought under the administrative control of Rural Development and Panchayati Raj Department.

Credit Rating and Linkage

The SHGs that complete six months become eligible for credit rating. Credit rating is a bench marking exercise to grade the group and ascertain its credit worthiness. The credit rating committee consists of an Assistant Project Officer from *Mahalir Thittam*, a representative from DRDA, a banker, and an NGO representative. In an effort to strengthen the Panchayat Level Federation (PLF) of the SHGs, one representative from the PLF has been included in the credit rating committee. Regularity of savings, frequency of meetings, and proper maintenance of registers, internal loaning and repayment are some of the key parameters for rating of groups. The successfully credit rated SHGs become eligible for credit linkage. They are given revolving fund through schemes like SGSY, TAHDCO or directly provided loans by banks.

The groups also undergo a second credit rating after the lapse of another six months to ascertain their readiness and suitability to undertake an economic activity. The groups which pass the second credit rating are provided financial assistance to start an economic activity through SGSY / TAHDCO schemes along with bank funding.

The total amount of bank loan disbursed to SHGs from 1989 to March 2009 was to the tune of ₹ 5166 crore.

Panchayat Level Federation (PLF)

In Mahalir Thittam, federations of SHGs are formed at village panchayat level called Panchayat Level Federation (PLF). These federations, by pooling in talent and resources and exploiting economies of scale in

production and marketing, can benefit member SHGs immensely. They can also guide and monitor functioning of SHGs in all village panchayats and strengthening them. The Government of Tamil Nadu has been taking various initiatives since 2006-07 to strengthen the PLF. These are:

- a) Altogether 6,912 well-functioning PLFs have been provided seed money of ₹ 10000 each.
- b) To strengthen the unity and team spirit, cultural competitions were organised among PLFs at block and district levels. An amount of ₹ 3.20 crore was sanctioned for the year 2007-08 and 2008-09 for conduct of these competitions which drew overwhelming response from SHG members.
- c) Manimegalai awards were presented to the best PLFs at state and district levels in order to motivate them.
- d) PLF representative has been included as a member of credit rating team.
- e) Two representatives from PLF have been included in the payment committee for MGNREGA Scheme.
- f) One PLF representative has been proposed for inclusion in the committee for selection of Samathuvapuram beneficiaries.
- g) PLF certificate has been made mandatory for processing NGO claims for new group formation, training and monitoring.
- h) Well-functioning PLFs are affiliated under Mahalir Thittam on par with NGOs for formation of new SHGs, monitoring etc.
- i) Registration of all SHGs, formed by the NGOs with the PLF has been included as a covenant in the new NGO agreement.
- j) Government has issued orders to register PLF under Tamil Nadu Societies Registration Act, 1975.

SECTION-2

Status of SHGs in Study Districts

The main objective of the study was to get an idea about the levels of living, income status of the SHG members etc. Before discussing the economic improvement of SHG members (next chapter) through the intervention of CMRC and West Bengal Government who were under the CMRC, nine SHGs from each district (thus 18 SHGs) are discussed by presenting tables. All the SHG members who were studied in this research were under the umbrella of these 18 SHGs.

SHGs of Howrah District

As mentioned already, nine SHGs were visited to get an idea about the macro view of the status of SHGs regarding their total corpus fund, revolving fund received, etc. In addition to collected data and pertinent information, discussions were held with the SHG members and their leaders, in most of the cases 4-5 members including office-bearers were present. Thus, discussions emerged at an overall view about the status as well as functioning of SHGs. The members with primary or illiterate educational background felt empowered after joining SHGs. Attending weekly meeting (all SHGs hold weekly meeting) helped them to discuss their personal issues, apart from discussing economic issues. Other important points that emerged from the discussions are:

- a) Forming SHGs facilitated their members to cultivate thrift and credit habits and thus each member was acquainted with minimum banking processes about which earlier most of them were totally ignorant. Thus informal banking habit led them to formal banking habit.
- b) When the SHGs were sanctioned revolving fund and / or bank loan, members of SHGs freely use the same as by this time they got an idea, how to borrow a loan and repay the same.
- c) While discussing with the SHG leaders and members, it was reported that repayment was almost 100 per cent, only in few cases few beneficiaries could not repay timely instalment.

- d) All the SHG office-bearers and members present during the course of discussion informed that project cost should be updated every year as impact of inflation pulls down to get quality assets.

Table 3.1 gives a thorough idea with respect to each SHG, however some important points that emerged from the Table are also summed up briefly.

The highlighting points as observed from the Table are :

- a) In Howrah district all the SHGs have 10 members in each group.
- b) All the SHGs were formed after launching of SGSY. One was established in 2001 which is the oldest among the SHGs studied and the rest were established subsequently. However, all the SHGs studied by the author were minimum five years old.
- c) Total saving of the SHGs was in the range of minimum of ₹ 9,600 to maximum of ₹ 21,900. SHGs mobilised through interest, penalties also - minimum was ₹ 466 and maximum was ₹ 12,071.
- d) The SHGs under the study were provided with revolving fund but not uniformly. Of the nine, five were provided @ ₹ 5000 each and four @ ₹ 10,000 each.
- e) Striking feature is that all the SHGs under the study were provided with credit followed by subsidy, implying all the nine SHGs after second grading were provided fund for carrying out economic activities. All the beneficiaries (Swarojgaris) were in receipt of bank loan with subsidy.
- f) The credit subsidy ratio was hovering around 1.80:1, lower than the target ratio (3:1), while in one case it was still lower recording 1:1 only.
- g) Another noteworthy point is that out of nine SHGs, four SHGs which repaid loan did not apply for second term loan. Revealing point of the study is that 50 per cent of the SHGs and their members informed

Table 3.1 : Particulars About the SHGs Studied

S.No.	Name of SHG	Total Members	Year Starting	Total Savings (₹)	Interest, Penalties (₹)	Revolving Fund Received	Subsidy Received		Credit Received		Credit Subsidy Ratio
							Year	Amount (₹)	Year	Amount (₹)	
1.	Mallika SHG	10	2002	14,400	2,135	10,000	2003	51,000	2006	90,000	1.76
2.	Sahara SHG	10	2004	20,880	786	5,000	2005	49,525	2008	91,975	1.86
3.	Falguni SHG	10	2004	15,000	466	5,000	2005	39,185	2008	72,771	1.86
4.	Shakuntala SHG	10	2001	11,100	8,245	10,000	2002	65,000	2005	65,000	1.00
5.	Chapa SHG	10	2002	9,600	4,255	10,000	2004	49,525	2005	90,975	1.84
6.	Rasida SHG	10	2002	9,600	12,071	10,000	2004	39,185	2005	72,771	1.86
7.	Shibani SHG	10	2004	15,000	466	5,000	2005	39,185	2008	72,185	1.84
8.	Kanak lata SHG	10	2005	14,400	2,008	5,000	2006	47,272	2008	82,724	1.75
9.	Keka SHG	10	2004	21,900	5,000	5,000	2006	39,185	2009	72,771	1.86

that in view of inflationary pressure the amount of loan and subsidy was not sufficient to carry out the income generation activities. Enhancement of amount was sine qua non for taking up good income generation activities as reported by the beneficiaries.

SHGs of Krishnagiri District

As mentioned already, CMRC staff facilitates the SHGs to get bank loans by filling up of forms, selection of appropriate activities based on backward and forward linkages etc. During the course of study nine SHGs under the CMRC promoted by Myrada were visited. In addition to collecting of data and pertinent information, discussions were held with the SHG members and their leaders. In most of the cases, 4-5 members including office-bearers of each SHG were present. Thus, discussions emerged at an overall view about the status as well as functioning of SHGs. Many of the members with primary or illiterate background felt empowered after joining SHGs which they expressed in unison. Earlier in some of the villages, caste was an issue to some extent but the SHG movement with the intervention of Myrada could neutralise the same to a great extent. Like in Howrah, all SHGs hold weekly meetings. It is pertinent to mention that many SHGs in the country, in Andhra Pradesh, Karnataka, Kerala, Assam, even in Rajasthan, Tripura, Uttar Pradesh, etc., normally hold weekly meetings (various NIRD studies). In the meetings apart from discussing economic issues, issues related to family are also discussed and accordingly problems are addressed wherever possible. However, other important points which emerged from the discussions with SHG members of Krishnagiri district are -

- a) Formation of SHGs facilitated their members to cultivate thrift and credit habits and thus each member was acquainted with minimum banking processes which earlier most of them were totally ignorant. Thus, informal bank dealings led them to formal banking habit.
- b) The members were more interested now to borrow from the bank. Earlier they had a great phobia about borrowing from the banks. All the members took minimum two times bank loans besides several loans from SHGs' corpus fund.

Table 3.2 : Particulars About the SHGs Studied

S.No.	Name of SHG	Total Members	Year of Starting	Total Savings	Interest, Penalties etc.	Revolving Fund Received		Credit Received	
						Year	Amount	No.	Amount
1.	Saradha Mahila Sangam	15	2001	2,61,395	1,42,454	2003	10,000	5 Times	12,50,000
2.	Nesara Mahila Sangam	20	2008	1,26,535	57,161	2009 Times	10,000	2	3,10,000
3.	Saradhadevi Mahila Sangam	14	2000	1,37,214	1,57,452	2009	10,000	5 Times	7,50,000
4.	Kanyaka parameswari Mahila sangam	17	2004	2,47,350	1,56,418	2009	10,000	3 Times	6,50,000
5.	Lakshmi Magalir Sangam	14	2002	91,463	45,676	2010	10,000	3 Times	2,55,000
6.	Saraswathi Mahila Sangam	10	2000	60,187	4,642	2010	10,000	3 Times	2,75,000
7.	Kaliyamma Mahila Sangam	16	2009	68,251	10,417	2010	10,000	2 Times	1,10,000
8.	Rajeswari Mahila Sangam	18	2002	4,30,827	3,41,949	2008	10,000	4 Times	7,00,000
9.	Sri Lakshmi Mahila Sangam	12	1990	1,25,000	2,00,000	2006	10,000	6 Times	15,00,000

- c) Repayment of loan was as high as 100 per cent, as the beneficiaries know if loan is repaid they would get another loan next time easily.

Few more findings of the study are presented in Table 3.2.

The important points as observed from the above Table are :

- a) Variation in membership in the SHGs is widely observed. Minimum and maximum in this regard are 10 and 20, respectively.
- b) All the SHGs have rotated credit several times – minimum two times and maximum six times implying without much hassle they got bank loan which of course is due to the endeavour of CMRC.
- c) An SHG borrowed six times loan from the bank to the tune of ₹ 15 lakh. Against this backdrop, minimum amount borrowed by an SHG in two times was to the tune ₹ 1.10 lakh in total.
- d) Regarding the age of SHGs, study reveals that one was more than 20 years old (established in 1990) and the latest one was ‘baby’ as it was established in 2009, otherwise most of the SHGs were established from 2000 to 2004.
- e) Total savings of the SHGs were quite impressive. For the nine SHGs under study, the average saving of an SHG comes to around ₹ 1.75 lakh with minimum of ₹ 60,000 to a maximum of ₹ 4.31 lakh.
- f) With regard to interest, penalties, etc., the average amount stood at ₹ 1.20 lakh with minimum of ₹ 4642 and maximum of ₹ 3.42 lakh.
- g) All the SHGs were provided with revolving fund uniformly by the Tamil Nadu Government @ ₹ 10000 per SHG.
- h) The SHG which got revolving fund early among all the nine SHGs was in the year 2003 and the latest year of getting revolving fund was 2009 for three SHGs.
- i) Although no SHG was provided with subsidy, all were encouraged to go for banks loans as mentioned already and the repayment of loan was 100 per cent.

CHAPTER - 4

IMPACT OF FEDERATIONS ON BENEFICIARIES/ SWAROJGARIS

As mentioned earlier, the study was carried out in Krishnagiri district of Tamil Nadu and Howrah district of West Bengal to get an idea about the impact on rural BPL beneficiaries/Swarojgaris (henceforth only the word 'beneficiaries' will be used for common understanding) after forming federations. Striking feature is that in Krishnagiri district a federation was formed under the aegis of an NGO, *Myrada* and in Howrah, a federation was formed with the initiative of the West Bengal Government. So the study gives an idea about two types of federations – one by an NGO and the other by a Government which is the pivot objective of this research study. As per the proposal of the study, albeit 50 beneficiaries at the rate of 25 from each district was the mandate to be studied but in Krishnagiri 58 beneficiaries and in Howrah 51 beneficiaries were studied indicating little more number of beneficiaries were studied than proposed.

Socio-economic profile of the beneficiaries is sine qua non to get an idea about the background of the beneficiaries. In view of this, few indicators while conducting the study were collected as discussed below.

(a) Sex of the Beneficiaries

All the beneficiaries under the study in both the study areas were women. In fact after launching of DWCRA programme in the country in 1983-84, rural women were keen to form self-help groups (SHG) as it was the platform for their social and economic development. With the launching of SGSY, more and more women started joining the SHGs. As per Annual Report of the Ministry of Rural Development, Government of India (2009-10), out of 37 lakh SHGs formed in the country, women SHGs constitute about 68 per cent indicating positive way of development towards women folk. As is known to all, if women earn more, then money is spent for

development of the family. In NRLM guidelines it has been specifically mentioned that “at least one member from each rural household, preferably a woman of the household is brought under SHG net”.

(b) Age of the Beneficiaries

Although study was conducted in two regions of the country promoted by two different agencies, an NGO and Government, interestingly the study reveals that around 60 per cent beneficiaries were in the age group of 36-59 years followed by 40 per cent in 18-35 years in the both places.

Table 4.1 : Age of Beneficiaries in Krishnagiri and Howrah Districts

District	Age (in years)		Total
	18-35	36-59	
Krishnagiri	23 (39.7)	35 (60.3)	58 (100.0)
Howrah	22 (43.1)	29 (56.9)	51 (100.0)

(Figures in parentheses show percentage to total)

Source : Field Survey.

(c) Caste and Minorities

In such type of study, social background is sine qua non as 50 per cent of the beneficiaries under SGSY should be SCs/STs, 15 per cent minorities and 40 per cent women as per guidelines. It is evident from the study that in Howrah district SCs and STs constitute 54.9 per cent, so minimum of 50 per cent target was achieved. In the district ST population was very negligible so all the beneficiaries were from SC category. Against the backdrop, SC and ST together constituted little more than 30 per cent of the beneficiaries in Krishnagiri district; albeit, no mandatory quota was earmarked for the SHGs promoted by Myrada. In spite of this, 31 per cent were SC and ST and 53.4 per cent from OBC category. This was a laudable achievement. As per

SGSY guidelines, reservation for minority was 15 per cent and in Howrah district, the achievement was much higher than the target as it has exceeded little more than 40 per cent.

Table 4.2 : Caste of Beneficiaries in Krishnagiri and Howrah Districts

District	ST	SC	OBC	OC	Minorities	Total
Krishnagiri	2 (3.4)	16 (27.6)	31 (53.4)	9 (53.4)	-	58 (100.0)
Howrah	-	28 (54.9)	2 (3.9)	-	21 (41.2)	51 (100.0)

(Figures in parentheses show percentage to total)

Source : Field Survey.

(d) Year of Entering into an SHG

As this study is basically an impact study of the beneficiaries, the year of joining in an SHG is an important issue. Joining a new SHG prior to study cannot give a proper picture about the income earned through income generating activities. In view of this, beneficiaries assisted some years ago and provided with loans were selected for the study. The survey reveals that most of the beneficiaries joined the SHG 5 years prior to conduct of the study. In other words, study was taken up in November and December 2010 in both the districts and most of the beneficiaries joined SHGs on or before 2005. In case of Krishnagiri district, 12 (20 per cent) joined in between 2 and 3 years before this study and 1 (2 per cent) in Howrah joined in 2007.

**Table 4.3 : Year-wise SHG Membership in
Krishnagiri and Howrah Districts**

	1990	2000	2001	2002	2003	2004	2005	2007	2008	Total
Krishnagiri	8 (13.8)	7 (12.1)	7 (12.1)	9 (15.5)	3 (5.2)	8 (13.8)	4 (6.9)	3 (5.1)	9 (100.0)	58 (15.5)
Howrah	-	-	5 (9.8)	17 (33.3)	-	21 (41.2)	7 (13.7)	1 (2.0)	-	51 (100.0)

(Figures in parentheses show percentage to total).

Source: Field Survey.

(e) BPL and APL Categories

SGSY is meant for BPL families for improvement of their economic condition through income generating activities. As per guiding principle of SGSY, if necessary 20 per cent and in exceptional cases 30 per cent of the members of an SHG may be from APL, when agreed by BPL families. Table 4.4 reveals that 98.3 per cent of the families in Krishnagiri district belonged to BPL and only 1 was from APL category indicating *Myrada* as an NGO focused only on BPL families. Against this backdrop, a little more than 72 per cent beneficiaries were from BPL families in Howrah district and thus the basic norm of guidelines was not violated.

Table 4.4 : Categories of BPL & APL Households

District	BPL	APL	Total
Krishnagiri	57 (98.3)	1 (1.7)	58 (100.0)
Howrah	37 (72.5)	14 (27.5)	51 (100.0)

(Figures in parentheses show percentage to total)

Source : Field Survey.

(f) Education

Literacy figure is not at all encouraging in any of the two districts (Table 4.5), despite the fact that district headquarters of *Krishnagiri* is close to Bangalore city, the capital of Karnataka and Hossur town. On the other hand, Howrah itself is a major old town of West Bengal that too very near to Kolkata city. In spite of this, 31 per cent are illiterate in Krishnagiri and 26 per cent in Howrah. This raises the question why the beneficiaries (all were women) did not attend schools earlier. In view of this, it is suggested that by opening adult education centres these women beneficiaries may be trained. *Myrada* and Howrah district officials can look into this matter. Literate women SHG members can go through the cash register, records,

etc., and thus feel empowered so minimum literacy is sine qua non for SHG members.

Table 4.5 : Education of the Beneficiaries

District	Illiterate	Primary	Above Primary	Total
Krishnagiri	18 (31.0)	17 (29.3)	23 (39.7)	58 (100.0)
Howrah	13 (25.5)	21 (41.2)	17 (33.3)	51 (100.0)

Source : Field Survey.

(g) Activities of the Beneficiaries - Before and After Assistance

Activities of the beneficiaries before and after assistance (extending loan) give an idea about the type of activities taken up over a period of time. Generally all the BPL families in rural areas do not shift from their traditional occupation. The study reveals that in Howrah district most of the beneficiaries were earning mainly through various types of trades /business which they continued before and after project. For example, 98 per cent of the beneficiaries were eking out their livelihood by managing trade and business, although around 70 per cent of these beneficiaries had agricultural land in the range of 0.25 hectare to 0.40 hectare. Howrah is famous for children's readymade garments. Twice a week not only from West Bengal but also from other states traders throng to Howrah to buy bulk readymade garments for wholesale business. It was reported that Howrah weekly-market was quite popular since British period. With such a favourable forward linkage, women of Howrah irrespective of caste, creed, religion (Muslims substantial in number) prefer to make children's garments in their own houses. Almost all the households have at least one tailoring-machine. Another business among the women as reported during the study was making puffed rice from raw rice which is known as '*Murri*' in Bengali. This item is very popular among the Bengalis (both in West Bengal and Bangladesh). Many women besides doing tailoring were also involved in this activity. The other activity which was carried out by the women in

Howrah is designing on 'Saris' by hand stitching known as 'Jari' works. Thus, besides agriculture and animal husbandry, women of Howrah were involved in three main activities –tailoring, *murri*-making and 'Jari' works. Other trade and business carried out by the beneficiaries in Howrah were fish marketing, managing of tea and snacks shops, stationary shops etc.

Although, agriculture and animal husbandry were the important activities in Krishnagiri district, due to its closeness to Bangalore city and industrially developed district town of Hossur, many beneficiaries and their family members were involved in petty trade and business like cloth business, *masala* making (mainly chilli powder), flower business, stationary shops, etc. Noteworthy point is that no beneficiary in either of the districts was fully involved in full time agriculture. Along with agriculture they were rearing various livestock. About 18 (31 per cent) beneficiaries of Krishnagiri district prior to availing of bank loan, that is before joining CMRC, were eking out their livelihood mainly through agriculture and animal husbandry in a small way, as each was having substantial land, (land between 0.70 hectare and 1 hectare). But the situation changed after they could get substantial amount as bank loan over a period of time. Thus, in addition to agriculture, livestock activity was taken up as a source of VGA by the beneficiaries. Details may be seen below (Table 4.6).

Table 4.6 : Income Generating Activities of the Beneficiaries Before Assistance

	Agriculture (Mainly)	Animal Husbandry & Poultry	Trade / Service / Business	Total
Krishnagiri	18 (31.0)	8 (3.4)	32 (55.2)	58 (100.0)
Howrah	-	1 (2.0)	50 (98.0)	51 (100.0)

(Figures in parentheses show percentage to total).

Source: Field Survey.

Income generating activities of the beneficiaries after assistance may be seen below (Table 4.7).

**Table 4.7 : Income Generating Activities
of the Beneficiaries After Assistance**

	Agriculture, Animal Husbandry & Poultry	Trade / Service / Business	Total
Krishnagiri	26 (44.8)	32 (55.2)	58 (100.0)
Howrah	1 (2.0)	50 (98.0)	51 (100.0)

(Figures in parentheses show percentage to total)

Source : Field Survey.

(h) Status of Handling Fund, Credit and Subsidy

While discussing the SHGs in general, in earlier chapter, the status of revolving fund, credit and subsidy for the SHGs as a whole was analysed. In this section, data collected from the beneficiaries/swarojgaris are analysed. Regarding revolving funds as mentioned already, all the SHGs were provided with ₹ 10000 each in Krishnagiri district. In Howrah, five SHGs were provided with ₹ 10000 each and four were provided with ₹ 5000 each, so there was no uniformity in Howrah with regard to Revolving Fund.

Receipt of credit is more in favour of beneficiaries in Krishnagiri district than those in Howrah district as in Howrah four SHGs were provided less amount. Of course, in Krishnagiri district SHGs were not extended any subsidy. *Myrada* was facilitating to get bank loans which all the SHGs availed of minimum two times and maximum six times. The study reveals that each beneficiary got an average loan amounting to ₹ 45,000 by

borrowing several times in Krishnagiri. This bank loan was in addition to the loan borrowed from SHGs corpus fund. On the other hand, in Howrah district each beneficiary was extended around ₹ 8000 loan on an average in addition to subsidy. Average subsidy per beneficiary in Howrah was around ₹ 4600. The striking feature of the study is that average investment per beneficiary in Krishnagiri district was ₹ 45,000 against ₹ 12, 600 in Howrah district. Extending of less loan amount in view of inflationary pressure was the discontentment of the beneficiaries in Howrah district. They requested to extend more amounts so that they can expand their business.

Another striking feature is that some beneficiaries invested from their own savings. Of the 58 beneficiaries of Krishnagiri district, 12 (21 per cent) invested between ₹ 5000 and ₹ 7000 (each beneficiary) to get quality assets for expanding their business. In Howrah district, of the 51 beneficiaries, 8 (16 per cent) invested in the range of ₹ 4000 to ₹ 4500 (each) to expand their activities. These can be taken as positive development as out of their own saving (which is left after expenditure) they funded to develop their activities.

(i) Income Before and After Assistance

Level of income is an indicator to gauge the improvement in the family after assistance. Determining income for rural households that were involved in self-employment was always an issue as getting actual data is difficult. However, an attempt was made to get an idea in this regard. While collecting data utmost care was taken to get actual income data from the members of family. It was observed that in BPL families earning was from different sources. In view of this family income has been taken into account.

In Krishnagiri district prior to assistance 19 members of the family (husband/other male members) worked as agricultural labour and/or non-agricultural labour and 8 such persons in Howrah district prior to assistance. In fact, these persons in both the districts due to closeness of cities (Hossur and Howrah) worked more times in non-agricultural labour as casual workers

in nearby factories, and on holidays or in off-season. When there was no work in factories then worked as agricultural labourers.

After getting loans from a bank, 5 out of 19 persons of Krishnagiri district were found to be not working at all as labourers. They were fully involved in their self-employment activities. In case of Howrah district, out of 8 persons who took assistance and worked as labourers, only 1 left the wage-employment and rest continued to work as labourers.

Income statistics reveal that prior to assistance average income of each beneficiary from agriculture, animal husbandry and poultry was almost ₹ 1847 in Krishnagiri district. Along with agriculture each of them was either doing animal husbandry or poultry or both. In view of these, two categories have been made for analysis i) agricultural, animal husbandry and poultry and ii) trade and business. Trade and business in both the districts include many types of activities as discussed already. However, after the assistance in Krishnagiri, income of the beneficiaries has gone up almost by three times. In case of trade and business initial average income was ₹ 2300 per month which increased to more than double as average income for beneficiary comes to around ₹ 4900 per month. As mentioned earlier, some family members were involved as labourers with average earning of ₹ 1650 per month and average income of the family members who still continued working as labourers even after spouse was provided with a bank loan has increased more than three times (₹ 5154 average/month) in Krishnagiri district.

Impact on income prior to assistance and post-assistance in Howrah district reveals that agricultural and allied activities which were major activities of one beneficiary increased by four times from ₹ 500 to ₹ 2000. Mention may be made here that in case of agriculture and allied activities villagers normally reveal the income which they earn in cash. Production (agricultural/milk/chicken etc.) consumed is not normally taken into account. Trade and business was the major activity of the beneficiaries in Howrah district. About 50 beneficiaries were involved in this, as Howrah city is an important business centre and also close to Kolkata so with respect to backward and forward linkages trade and business are favourable than

**Table 4.8 : Average Income Per Month -
Prior to Assistance and After Assistance (₹)**

District	Activity –	Average Income – Prior to Assistance	Activity Income	Average After Assistance	Incremental Income
Krishnagiri	Labour (19 other members of the family)	1651.85	Labour (14 other members of the family)	5153.85	3502.00
	Agriculture Animal Husbandry & Poultry (26 members)	1846.67	Agriculture, Animal Husbandry & Poultry (26 members)	5285.71	3439.04
	Trade and Business (32 members)	2300.00	Trade and Business (32 members)	4861.11	2561.11
Howrah	Labour (8 other members of the family)	800.00	Labour (7 other members of the family)	3500.00	2700.00
	Agriculture and Animal Husbandry (1 member)	500.00	Agricultural and Animal (1 member)	2000.00	1500.00
	Trade and Business (50 members)	1013.64	Trade and Business (50 members)	2422.92	1409.28

Source : Field Survey.

other activities. Average income from trade and business, prior to assistance was ₹ 1013, increased by nearly 2 ½ times to ₹ 2423 in Howrah. In this district prior to assistance eight members were working as labourers and after assistance to the spouses, one person did not continue as a labourer. Earlier average income per labourer was ₹ 800 and on the day of survey each was earning ₹ 3500 per month on an average.

Striking feature is that, no major shift in activity was observed among the beneficiaries in both the districts. The beneficiaries continued with their activities after assistance, only few persons instead of doing labour-work left the same and carried out self-employment venture.

t-Value

An attempt was made to get an idea about the impact of income prior to assistance and after assistance. For this t-value was tested and found that the t-value for Krishanagiri district is 19.4 and same for Howrah district is 17.8. Thus, it is evident that at 1 per cent level it is significant. In other words, beneficiaries were benefited after the assistance/bank loan in both the study areas by way of increase in income significantly.

(j) SHGs' Meeting

Regular holding of meetings is sine qua non for sustenance of the SHGs. In fact, after introduction of the SHG concept, women regularly held meetings as this gives them an opportunity to discuss their personal/family issues also. Regarding holding of meetings, a study conducted by Purushotham and others (NIRD, 2009) (where this author was also member) may be quoted which was conducted in 2007-08 in 10 states. The study revealed that SHG members met regularly in Assam, Andhra Pradesh, Tripura and UP. On the other hand, the meetings of SHGs were not regular in the States like Madhya Pradesh and Odisha. However, in the study area regular meetings of SHGs were a common phenomenon. This was reflected while discussing with SHGs in general and their members individually.

Thus, in both the districts holding of regular meetings (at least weekly once) may be assigned 100 per cent mark. All the SHGs and their

members of this study were under the umbrella of federation so federation members always monitor the situation in this regard in both the districts.

(k) Training

Imparting training to the beneficiaries is an important issue as training for the SHGs is essential in two aspects. One part of the training guides the SHGs how to hold meeting of SHGs, recording minutes, borrowing of loans, repayment of loans and maintaining schedule, etc., and another one is related to skill development, where it is necessary. In both the districts, beneficiaries reported that they were trained in both the aspects. Thus a positive trend was observed in training. NIRD study as mentioned in the previous paragraph showed that training part was far from satisfactory in most of the states (10 states were studied).

(l) Visit (Monitoring) to the Beneficiaries

Visit by the officials and others to the beneficiaries inspired them to carry out their works seriously vis-a-vis facilitate the beneficiaries to address their issues. In both the districts, beneficiaries reported that federation members regularly visited and enquired about their social-economic welfare. The beneficiaries were asked whether any official from DRDA/Block, an NGO and a bank visited them in the past three months. The beneficiaries in Krishnagiri district reported that no DRDA/Bank officials visited them but *Myrada* staff visited regularly. As mentioned in this report, the SHGs in Krishnagiri were promoted by *Myrada*. On the other hand, 90 per cent (46) beneficiaries of Howrah replied in positive that DRDA/Block officials visited last three months preceding the study. Not a single bank official visited the beneficiaries within the same period (three months) in Howrah and the same was the case in Krishnagiri.

(m) Group Insurance and Livestock Insurance

Awareness about group insurance and livestock insurance among the beneficiaries was discouraging, although all were supposed to have group insurance. Striking feature of the study is that 5 beneficiaries (8.6 per cent) of Krishnagiri and 5 (9.8 per cent) of Howrah were aware about group

insurance and taken the policy also. In case of livestock, fairly large number of beneficiaries were provided with livestock including poultry in both the study areas. But in case of Krishnagiri, only 1 (1.7 per cent) was knowing about livestock insurance and armed with the policy also. Against this backdrop, 5 members (9.8 per cent) had knowledge about livestock insurance in Howrah district and accordingly taken the policy.

A few important findings from the study are :

1. In both the districts, no Vikas Patrika or monitoring card was given to the beneficiaries.
2. Regarding sanctioning of bank loan in Krishnagiri district, beneficiaries did not have any grievance/ complaint but in Howrah district around 80 per cent beneficiaries informed that delay in sanctioning the loan created problem for them as prices had increased when loan was sanctioned.
3. Selling of 'Jari' clothes in Howrah district was an issue as sometimes demand was low. Similarly, beneficiaries of Krishnagiri district reported that selling of clothes in the local market was an issue as demand was low on many occasions.
4. Non-availability of electricity was a problem as reported by many beneficiaries in both the districts, as a result their business hampered.
5. In Howrah district, all the beneficiaries under the study reported that bank loan amount may be enhanced so that they can go for quality assets with appropriate quantity, otherwise always quality had to be sacrificed for quantity.
6. As revealed already, t-value shows significant result as beneficiaries could earn substantial income after armed with their respective projects. The earning was spent on improvement of housing condition, better quality of food, children's education etc.
7. It is heartening to note that drinking of liquor was reported in none of the villages. Even if it takes place very secretly, no nuisance

takes place in the village. The SHG members never allow such incidents to happen in the villages at least among their male members.

8. Another striking feature is that all the SHG members including federation members take up social issues like dowry, child marriage, health, etc., if at all occur in the villages.

In this section, few innovative cases from both the districts are discussed.

Innovative Cases from Krishnagiri District

CASE 1

Goat-kid to Goat-Business

Smt. Venkatalakshmi of Geebee village, Kalamangalam block, was a member Nasara Mahila Sangam, belonging to backward class. With 0.5 acre of land managing family was a difficult task before joining the SHG. Her husband was working as an agricultural labourer in lien season. After joining the SHG, she got three times loan amounting to ₹ 50,000 (borrowed and repaid). A portion of loan amount was used for agriculture and house renovation. Another portion of loan was used for innovative animal husbandry business. By purchasing of goat/sheep- kids from the village and after rearing them, the sheep/goats were sold for meat purpose and thus the family was earning on an average ₹ 5000 per month (agriculture plus animal business). She expressed happiness as she got lot of support from CMRC, SHG and Myrada to improve her economic condition.

CASE 2

Lease farming

Smt. Puttamma belonging to SC was a member of Sri Lakshmi SHG at Leundmarapalli village of Kalamangalam block. Her husband was earning mainly through agricultural labour as family had less than one acre of land before Smt. Puttamma joined the SHG. After joining the SHG, she was given

three times loan amounting to ₹ 80,000. In the year 2007, she took one acre of agricultural land on lease by paying ₹ 50,000, initially for three years and renewed for another two years by paying ₹ 20,000 (while study was carried out). The land being fertile, two crops were raised by the family. In addition to agriculture, poultry and cattle were also reared by the family. Thus, in a year average she was earning ₹ 6000 per month.

CASE 3

Pumpset - Led Economic Change

Smt. Narayanamma hailing from BC community was a member of Lakshmi Magalir Sangam Located at Lunigal village of Thally block. Her husband had two acres of land. But yield from land was very less because of no assured water. As a result, her husband was involved in arduous work of labour for maintenance of the family. *Myrada* official suggested to them to purchase a pumpset for irrigating the land. Accepting the suggestion as viable proportion Smt. Narayanamma borrowed from SHG altogether an amount of ₹ 50,000 six times. By purchasing a pumpset, the family could harvest three crops in a year. Also invested some amount in livestock and total earning of the family per month was ₹ 8000. On the day of study while contacting family members, it was reported that husband no longer works as an agricultural labourer. A pumpset with the support of bank loan provided with CMRC support changed the economy of her family.

Innovative Cases from Howrah District

CASE 1

Agri-business Ventures

Smt. Mallika Karar (OC) joined the Kanak Lata SHG in 2005 at Fatepur village of Amta-1 block. The family had less than one acre of land where they developed a small fish pond and planted coconut trees in all the four sides. For the rest of the land, instead of growing paddy she decided to grow vegetables and betel-leaf. Pond was used for fishery as well as for duck-rearing. In addition to these, she used to purchase paddy from large

farmer households or from the local market and made rice out of it and sold in the market as rice. Thus, with all the activities the family was earning ₹ 8000 per month. She informed that time to time she borrowed money from the SHG, besides getting of ₹ 6,600 loan in the year 2008 for trade and business later received a subsidy of ₹ 3000 under SGSY.

CASE 2

“Murri” Making Business

Smt. Mamata Maity of Fatepur village, Amta block-I was eking out her livelihood by making “Murri” (puffed rice). By joining SHG (Chapa SHG) in 2002, she could avail of the benefit of SGSY. With sick husband and only son (works in a factory as unskilled worker and her three daughters married) the family survives by making “Murri”. Almost every day she makes ‘Murri’ from 10 kilograms of rice and thus earns between ₹ 1500 and ₹ 1800 per month. Sometimes due to ill-health she cannot afford to make “Murri”, although her son as worker was earning some amount (₹ 4000) per month it was not adequate to maintain the family. However, besides SGSY loan and subsidy of ₹ 9000, time and again she borrowed from SHG also for her business and treatment.

CASE 3

“Jari” and Rice Business

Smt. Jahanara Begum is from Udang village of Amta-I block. Her Husband works as labourer and earns on day-to-day basis. After trained in ‘jari’ works (designing on clothes) she was assisted with a loan and subsidy of ₹ 9000. As ‘jari’ works could not fetch enough income she was doing rice business side by side i.e. by de-husking paddy into rice, selling the same in the market. Through both the businesses, she was able to earn around ₹ 3500 per month and her husband was earning around ₹ 4000 by doing labour work.

CASE 4

Tea-snacks Business

Smt. Anjali Saha of Kanaklata SHG hails from Fatepur village, Amta-I block was assisted under SGSY with a sum of ₹ 10,000 (loan and subsidy) for her business. Based on favourable forward linkage she decided to start snacks shop where she was preparing chops, cutlets type of items, tea, etc. Snacks got popularity in the area and its vicinity and was earning around ₹ 6000 per month. Her Husband working as non-agricultural labourer was additionally earning ₹ 5000 per month. Thus the family after 2005 (joined the SHG) could see the brighter side of life and was free from poverty in recent years.

CHAPTER - 5

CONCLUSION AND SUGGESTIONS

The study carried out in Tamil Nadu, and West Bengal has thrown light about the types of Federations promoted by two different organisations, *Myrada* and West Bengal Government. The Federation of *Myrada* which has been functioning under the banner of Community Managed Resource Centre (CMRC) where *Myrada* is involved extensively working for formation and nurturing of Federations. On the other hand, Federations are promoted under the umbrella of State Government in West Bengal. Thus, a comparative picture is available for promotion of federations by an NGO and the Government. In the case of West Bengal, federations are at three levels- Village assembly level i.e., in each village booth level locally known as “*Upasangha*” level. Next to `Upasangha` is `Sangha` i.e., at Gram Panchayat level federation. And finally at block level known as `Mahasangha`. On the other hand, under *Myrada* model, even 3-4 blocks (based on contiguity of the areas) constitute one federation with the nomenclature as CMRC. But the same is not prevalent for Howrah where one block one federation is the norm.

However, in both the cases Federation members were trained and motivated in such a way that they took the leadership role for forming and nurturing of SHGs. Thus, no complaint was heard from any quarter albeit; both the districts are politically sensitive.

The main objective of the study was to get an idea about the levels of living, income status of the SHG members, etc., after joining the Federations.

Income statistics reveal that prior to assistance, average income of each beneficiary from agriculture, including animal husbandry and poultry was almost ₹ 1847 in Krishnagiri district and after the assistance the income

of the beneficiaries went up almost by three times. In case of trade and business, initial average income level was ₹ 2300 per month. It has increased to more than double as average income for each beneficiary falls around ₹ 4900 per month.

Impact on income prior to assistance and post-assistance in Howrah district reveals that agriculture and allied activities which were major activities of one Swarojgari increased by four times from ₹ 500 to ₹ 2000, although exact income from agriculture is difficult to estimate even then it shows a good sign. On the other hand, average income from trade and business in Howrah (which is the major activity of most of the Swarojgaris), and prior to assistance was ₹ 1013 increased by nearly 2 ½ times to ₹ 2423.

In addition to these, an attempt was made to get an idea about the impact of income prior to assistance and after assistance. For this t-value was tested for mean difference in income and found that the t-value for Krishanagiri district is 19.4 and same for Howrah district is 17.8, which heralds that at 1 per cent level these are significant. In other words, beneficiaries benefited after the assistance/bank loans in both the study areas by way of increase in income significantly. The other important findings of the study are:

1. All the beneficiaries under the study in both the districts were women and it is a positive sign as BPL women, by forming SHGs, were earning additional income to improve the quality of life in the families.
2. The study was conducted in two regions promoted by two different agencies-an NGO and a Government. Interestingly the study reveals that around 60 per cent beneficiaries were in the age group of 36-59 years followed by 40 per cent of 18-35 years in both the places.
3. In Howrah district, SCs and STs constituted 54.9 per cent of the swarojgaris (only SC no ST) and whereas minority were 40 per cent. Against the backdrop SC & ST together constituted little more than 30 per cent of the beneficiaries in Krishnagiri district with no minority beneficiary.

4. Most of the beneficiaries in both the districts joined the SHGs in or before 2005.
 5. Around 98 per cent of the families in Krishnagiri district belonged to BPL. Against this backdrop, little more than 72 per cent beneficiaries were from BPL families in Howrah district.
 6. Illiteracy among the beneficiaries was comparatively high in both the study areas, 31 per cent in Krishnagiri and 26 per cent in Howrah.
 7. In Howrah district, most of the beneficiaries were mainly involved with various types of trades/business which before the project and after the project they continued. Only one member was eking out her (family) livelihood through agriculture and animal husbandry. No beneficiary in Krishnagiri was fully involved in agriculture after getting the bank loan. Along with agriculture they were rearing various livestock, although 18 (31 per cent) beneficiaries prior to getting bank loan (before joining CMRC), were eking out their livelihood mainly from agriculture and animal husbandry in small way.
 8. Awareness about group insurance and livestock insurance among the beneficiaries was at low level, although all were supposed to have group insurance. Striking feature of the study is that 5 (8.6 per cent) of the beneficiaries of Krishnagiri and 5 (9.8 per cent) of Howrah were aware about group insurance and taken the policy also.
1. In both the districts, no *Vikas Patrika* or monitoring card was given to the beneficiaries. Urgent measure is required to give the card to the beneficiaries which should be updated so that monitoring in a proper sense can take place.
 2. Regarding sanctioning of bank loan in Krishnagiri district, beneficiaries did not have any grievance/complaint but in Howrah district around 80 per cent beneficiaries informed that delay in sanctioning their loan created problem for them as prices had increased by the time loan was sanctioned. In future, it is to be seen that loans are sanctioned and released without delay.

3. Selling of 'jari' clothes in Howrah district was an issue as sometimes demand was at a low ebb. Similarly, beneficiaries of Krishnagiri district reported that selling of clothes in the local market was an issue as demand was low on many occasions.
4. Non-availability of electricity was a problem as reported by many beneficiaries in both the districts as a result of which their business suffered. In view of this it is suggested that electricity department may arrange continuous supply of electricity for the SHGs.
5. In Howrah district, all the beneficiaries under the study reported that amount of bank loan may be enhanced so that they can go for quality assets with appropriate quantity, otherwise always quality had to be set aside for quantity.
6. T-value, on income difference between groups in pre and post-projects cycle show significant result as beneficiaries could earn substantial income after assistance. Earning was spent on improvement of housing condition, better quality of food, children's education etc.
7. It is heartening to note that drinking liquor was reported in none of the villages. The SHG members never allowed such incident to happen in their villages at least among their male members.
8. Striking feature is that all the SHG members including federation members take up social issues like dowry, child marriage, health etc., in their respective villages.

Suggestions

After discussing with the beneficiaries it was observed that almost all of them had little bit of land as disclosed by them. While discussing with SHG leaders and their members it was also reported that the land-holding size was very small, so a few did not disclose while contacted individually. Along with the land again almost all have gone for rearing animals and poultry. Thus assets base was strong. Moreover, due to

intervention of CMRC and Federation members, the beneficiaries were well versed with banking procedures and misuse of loan was not reported of any beneficiary. Taking all these factors into considerations, SHG members in true sense benefited. In Howrah district, all the beneficiaries under the study reported that bank loan amount, may be enhanced so that they can go for quality asset with appropriate quantity, otherwise always quality had to be sacrificed for quantity. In view of this it is suggested that arrangements may be made for second cycle of loan for those who desire to have it. The bankers should not delay 'unnecessarily' to release the amount as it was commonly heard in Howrah, of course not in Krishnagiri district.

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