

Self HelpGroup in West Bengal - PEST Analysis.

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Abstract: More than 30 years of Self help group movement have put a effective impact on society, mainly in the rural parts of India. West Bengal is not different from it. To analyse the impact we have done this study and to get a vivid outcome we have taken PEST (Political Economic Social Technological) analysis technique as a tool. The outcome of the study delivers that there is a strong impact of SHGs in the core factor of the societal environment i.e. political, economic social and technological. The Government of India and Government of West Bengal have truly concentrated and nurtured this SHG movement and are taking adequate steps for further improvement. Government of West Bengal has a keen interest on the development of small, medium and cottage industries (MSME), so many subsidized schemes are initiated for their upliftment. Government of India on the other part mainly concentrated on providing economic benefits to SHGs. The digitalization initiative of the Government of India have provided a strong impact on the SHGs, offering transparency in financial transaction, secure information generation and recording, easy communication with Government schemes etc. India where women were the most depressed section, are now getting chance of empowerment through SHGs. Women's standard of living, social status, women income is elevating and girl child marriage, women infanticides, domestic violence is decreasing. Moreover self employment generation and poverty reduction are notable outcome of SHGs, which we get during the analysis. During the study we have also noticed various problems which required strong focus and immediate solution and hence this will extend a path of further research.

Key Words: Self Help group, PEST, Empowerment, Transparency, MSME, Employment.

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I. INTRODUCTION

India is one the fastest growing nation in recent world. There is an amazing positive rise in the present socio-economic condition. Still India is struggling with crucial crisis, mainly poverty, population explosion, unemployment, illiteracy, women education, women infanticide, child-laborer and various other crimes. These are the main barriers of India's upliftment toward developed nation.



The economic growth is not only the contribution from big industries but also from medium and small scale industries. The total contributions from the small and medium scale industries are comparatively more than the total contributes on from the large scale industries. In these small and medium scale industries the SHGs (SHGs) have an effective role, contributing impact on economic as well as social environment of modern Indian economy. India being a quasi-federal nation where control is decentralized among central and state government, both are focusing and trying to pull out various ways of controlling the constraints. Both the

government are with the motive of educated, industrialized India. A huge portion of India's population resides in rural area. Inequalities in sharing of wealth and opportunities are quite prevalent in rural India. Rural people live under the depressing shelter of adverse poverty. Implementation of development programs of Government has somehow getting a hold on eradicating poverty but still a huge way left to reach the targeted goal. In this context the need for organizing rural poor especially women in SHG assumes significance.

II. REVIEW OF LITERATURE

Hashemi and Schuler (1996): In their study said that participation in groups and economic contribution has increased decision making ability of women within the society as well as in household in Bangladesh. SHG has empowered Bangladesh women politically.

Coleman (2006) : The difficulty in reaching a consensus on whether microfinance has economic benefits may stem from the existence of heterogeneous impacts among borrowers. He explicitly considers this difference in creditworthiness among participants and finds that microfinance has little impact because loans are disproportionately obtained by wealthier participants.

Farzaneh Shaikh Khatabi and Sadananad.M.Yamakanamardi (2009) : According to them SHGs are the voluntary organization, which disburse micro-credit to members, which facilitates to enter into entrepreneurial activities. This enables in mobilizing people's participation right from its conception to the implementation of project. In India during mid 1980's SHG were promoted by Mysore Resettlement Agency (MYRADA) and this organization has 30 years experience in accompanying SHG.

Deininger and Liu (2009): They collected original data in Andhra Pradesh. They conclude that there is a positive impact on female empowerment and found increases in consumption and nutritional intake in program areas. Interestingly, their econometric results revealed few impacts on household income.

Feigenberg ,Field and Pande (2010): To provide the first and only rigorous evidence in regard to SHGs they employ an experimental approach and show that simply encouraging people to interact more often actually increases economic cooperation among microfinance participants. In addition, the cooperative norm improves informal risk sharing and reduces microloan defaults.

Rabin Das (2015): According to him, the empowerment is not fundamentally political single-handedly in fact; political empowerment will not be successful in the deficiency of economic, socio-cultural and environmental empowerment. Women empowerment is a progression in which women confront the presented norms and culture, to efficiently encourage their well being. The improvement of women SHG made a momentous impact on their empowerment both in social and commercial aspects.

M. Saravanan (2016): To him women empowerment is a process in which women challenge the existing norms and cultural, to effectively promotes their well being. The participation of women SHG made significant impact on their empowerment both in social and economic aspects.

Dr. Harsh Kumar Bhanwala (2017-18): The SHG movement, which is stated as a link between the unbanked and the formal banking system to cater to the credit needs of the poor, now boast of savings account balance of Rs.19500Cr and credit outstanding over Rs.76500Cr with more than 5000 channel partners and 8.7 million group touching more than 100 million rural households, it is probably the world's most widely participated grass root oriented micro finance program.

Sarbani Mirta and KM Agrawal : According to them Craft's man/ SHGs of Purulia create a myriad of utilitarian items made from bamboos. Yet , with the liberalization of market economy, bamboo artifacts of West Bengal is lagging behind with the modern market system in term of quality of product, quality of skill, access to market, marketing plan, distribution channel, packaging etc. It is the fact that the manufacture of art and craft need infrastructure development; creation of industrial estates, marketing support, skill up gradation, smooth distribution channel, skill of packaging etc.

Concept: Human being a social usually form groups or association. "Groups"i are relatively small units and can be differentiated on the basis of status and objectives. "Self help group" are also one form of association. "Self help groups" can be define as the theory that individual should provide for their own support and improvement in society. According to NABARD Development Policy- Department – 1994, definition of SHG, is "Voluntary Organization of people operating within a frame work of rules and regulations for common economic and social objectives with an approach of participatory decision-making sharing of benefits in an equitable manner".

The other definition collectively defines SHG as a small group of 10 -20 people with socio-economic background comes together to form a group for certain development purpose or to solve certain common problems. These are mainly autonomous groups involving themselves in various social, cultural and economical causes. These groups get recognition from Government and can avail financial facilities through banks accounts in the name of SHG. These are inspiration for others to get involved in small enterprises and also a well source for employment generation.

Evolution: SHG have their genesis from the Grameen Bank Of Bangla Desh, which was founded in 1975 by the famous economist Prof. Mohammad Yunus of Chittagong University. In 1985 SHG first emerges in Mysore through MYRADA (Mysore Resettlement and Development Agency) and gradually in 1986-87 raise to 300 SHG in MYRADA project. The members were linked together by the relationship of trust and support; mainly the members are from homogeneous income group and occupation. After the emergence in 1985, SHG strategy is included in the annual plan for 2000/01 (Government of India-2000). NABARD, RBI, IFAD, and many other multilateral agencies took vital role in implementing the strategies. This SHG strategy is an important step of Government of India to eradicate poverty and is still getting enriched since 2000. Self help group were established exclusively for the benefit of poor. Within a small period of time Self help group become the vehicle for rural credit delivery system in many parts of world. In the World Micro Credit Summit 1997, Washington, the developing and developed countries came into an agreement to tackle the menace of rural poverty using micro credit as a tool. More than 53 developing countries including India have set up SHG to tackle poverty.

Political Economic Social Technological Analysis (PEST)



Political analysis: Small and Medium Scale industries accounts for more than 40% of the total industrial output and just one step behind agriculture. Due to liberalized economy the small and medium scale industries are facing various internal and external challenges. To overcome these challenges Small Industries Development Organization (SIDO) and NABARD act a guiding force. MSME acts as the fuel for employment and income generation among people of economically backward and technologically underdeveloped section.

West Bengal has well composite plans and policies for advancement of MSME sector. West Bengal is one of the leading states in the field of augmentation of small and medium enterprises. The Indian handicraft industry is mainly cottage based industry and is dispersed all over the rural and urban areas of the country. This handicraft industries are highly labor intensive. West Bengal alone provides more than 20 lakh people employment in this sector. There is a late start of SHG movement in West Bengal, but it has accelerated this movement in drastic speed. Now in 2019 there is nearly about 9 lakh 65 thousand SHGs in West Bengal, which is tremendous increase compare to 2011-2012 i.e. 4 lakh 72 thousand and 2017-2018 i.e. nearly about 8 lakh 47 thousand.

The SHGs in West Bengal are mainly formed under Swarnajayanti Gram Swarozgar Yojana (SGSY) and NABARD supported Bank Linkage program to enhance the economic, health and status of human using micro-credit and finance service. Government of West Bengal launched Indira Mahila Yojana (IMY) which was further expanded and developed and launched as Swaysiddha- Integrated Women's Empowerment Program (IWEP). Scheme like Rural Employment Generation Program (REGP) and Prime Minister's Rozgar Yojana (PMRY) are merged and new scheme came into action Prime Minister's Employment Generation Program (PMEGP), which deliver financial assistance in the form of subsidy of RS.25lakhs for setting up small projects. The scheme has been proposed to be implemented through Khadi and Village Industries Commission (KVIC), State/UT Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DIC) of state Government. Bangla Swanirvar Karma Sansthan Prakalpa (BSKP) is one of the West Bengal Government employment generation program, where individual entrepreneur (18-45 years) or groups (SHGs) preferably registered with State Employment Exchange and having family income (individual case) not exceeding Rs.15000 per month intend to general income by setting up any viable unit of industry, trade, services etc, or recasting existing units are eligible to get loan under this scheme. Swarna Jayanti Shahari Rozgar Yojana (SJSRY) is a centre and state (75%:25%) sponsored policy which provide gainful employment to urban unemployed and underemployed poor through encouraging the setting up of self employment ventures or provision for wage employment. The main target groups of this scheme are urban poor, those who are living below urban poverty line, women person belonging to SC/ST, disabled person and other such categories may be indicated by Government of India from time to time.

The State Government and Central Government both have taken initiative to remove barriers of growth in backward districts (identified on the basis of index of backwardness) have launched Rashtriya Sam Vikas Yojna (RSVY). This scheme is executed by the village local self government. The Zilla Parishad of these backward districts like Purulia, Bankura, Jhargram, under RSVY delivers small infrastructure like working shades, small machines for making shaal leaf plates, warehouse for storing harvests etc. Again Panchayats of various blocks have excavated large number of tanks under National Food for Work Program (NFWP) and other employment generation program, allowing the SHGs to get lease of those tanks owned by Government for growing fishes.

The West Bengal Government gave special emphasis on handloom industries. Through West Bengal incentive scheme-2013 for MSME in Textile sector under West Bengal Textile Policy 2013-18, here 6% interest rebate on working capital loan availed from commercial banks, nationalized banks and financial institutions etc. by the Primary Weavers Co-operative Society (PWCS)/ Haandloom Clusters / Groups to ensure maximum capacity utilization of handloom in the state. Cluster Development program under Comprehensive Handloom Development Scheme (CHDS) aims to facilitate the sustainable development of handloom weavers located in and outside identified handloom cluster into cohesive, self-managing and competitive socio-economic unit. The main components of the scheme concentrate on skill up-gradation training on weaving / dyeing, technology up-gradation, design development and product development, purchase of Computer Aided Textile Design System (CATDS), setting up Yarn Depot, engagement of designer cum marketing executive, publicity and marketing etc. Taanti Sathi is an front line initiative of Government of west Bengal, where new pit looms and accessories are supplied to the weaver's and groups, Khadi weavers who have no looms or obsolete loom with backup support for skill development from West Bengal Handloom Circuit Scheme-2014. State Design Centre for design development have a marketing tie up with Tantuja and Biswa Bangla. MUDRA scheme for weavers is a scheme introduced by Government of India on July, 2016. The ministry is providing subsidized fund directly to the bank as loan up to Rs.5 Lakhs over working capital to potential weavers and other financial facilities. MUDRA -Rupay card with a limit of Rs.50000 has been issued to the borrower for withdrawing money from ATM as on when required. National Rural Livelihood Mission (NRLM) is a poverty alleviation project implemented by Ministry of Rural Development. The scheme focused on promoting self employment and organization of rural poor. The basic idea behind this project is to organize the poor into SHG for making them capable of self-employment. This program is supported by World Bank with a credit of \$1Billion, this project is further succeeded by Deen Dayal Antyodaya Yojna in 2015.

Parts of India are suffering from left wing extremism. In the year 2012 by intensifying Women SHG Program (WSHG) in the 150 left wing extremism affected area (including west Bengal) and backward districts of India took a progressive step toward socio-political environment. Since 2012 Government of India is improving this scheme.

Challenges:

- a) Reluctance of group member to take leadership role.
- b) Lack of commitment of group members.
- c) Inadequate support from agencies providing facilities.
- d) Insufficient innovative training opportunities.
- e) Lack of guidance from promoting agencies to plan future projects.
- f) Lack of meetings.
- g) Inadequate awareness of basic legal rights.
- h) Over activeness of political bodies.

Economic analysis: West Bengal is in the top row that is economically empowered through SHG. Even states like Andhra Pradesh, Tamil Nadu, Karnataka, Telengana, Madhya Pradesh are behind West Bengal. One third of the SHGs are nurtured by the co-operative sectors. Under co-operative purview SHGs do not recycle their thrift as loans to the members. Hence their savings keeps growing. According to the norms of NABARD, the members of the SHG use their savings for lending among their members. So their collective saving keep on shrinking regularly like most of the states unlike West Bengal. In West Bengal there are 847269 SHGs (as per NABARD Report till 31st March,2018) having total savings of Rs.2,05,053.94 Cr, where Rs. 65,694.78 Cr is with Commercial Banks by 399990 SHGs, Rs.89,834.42 Cr is with RRBs by 253123 SHG and Rs.49,524.74 Cr with Co-operative Banks by 194156 SHGs. Micro enterprise has a lot of potentials due to simple way of entry and low start-up capital. Micro-enterprises have significant role in generating self-employment when there is scarcity of employment in organized sectors. Poor households are mainly engaged with livelihood based micro-enterprises. The micro-credit support is extended to the SHGs to avail supports such as skill up gradation, entrepreneurial ability enhancement, infrastructure development along with provision for marketing facilities and sustainable livelihood intervention, helps the SHGs to cross the hurdles in the way of poverty eradication.

According to the NABARD , Status Of Micro-finance in India report, Bank loan disbursed during the year 2017-2018 is Rs. 4,88,373.28 Cr to 346613 SHGs, where Rs.1,54,538 Cr through commercial banks among 122431 SHGs , Rs.2,69,880.49 Cr through RRBs among 155638 SHGs and Rs.63,953.81 Cr through Co-operative banks among 68544 SHGs. NABARD establishes NABFINS, a subsidiary of NABARD to provide financial services in two major areas i.e. agriculture and microfinance. Two funding programs were set up , Financial Inclusion Fund (FIF) for meeting the cost of development and promotional intervention for ensuring financial inclusion and the other program is Financial Inclusion Technology Fund (FITF) to meet the cost of technology adaptation. These funding programs were recommended by Committee of Financial Inclusion.



In the journey of more than 25 years NABARD has taken an indefatigable role in SHG Movement. NABARD has extended 100% refinance to banks toward lending to SHGs to supplement their resources. Apart from refinancing of bank NABARD also extends support for awareness creation and capacity building of all stake holders of Joint Liability Groups (JLG) program. Steps like tie-up with National Institute of Fashion Technology for providing training the members of selected SHGs engaged with manufacturing of certain products like Kantha stitch Saree, Handicrafts, leather goods. Primary sector activities like agriculture, horticulture, sericulture, animal husbandry, fishery, poultry, nursery etc. are getting training support by the Comprehensive Area Development Corporation (CADC).

SHGs are found to take up lands on lease for agricultural activities to raise suitable crops during the leisure of the owners. Irrespective of prime economic activities large number of SHGs is availing training for cultivating vegetables, developing kitchen gardens, even roof top farming for proving income as well as nutritional support to the women and children. Food processing, paddy processing, jute processing facilities are now also been executed in large number with their infrastructural support for helping the SHGs in pursuing their economic activities. Food Corporation of India (FCI) and Department of Food and Public Distribution, Govt. of West Bengal in fulfilling its procurement targets is buying rice, processed by members of SHGs in certain districts. Not only rice they are also with a plan of buying pulses, wheat and other material for relief and rationing process. Not only financial support Government of West Bengal is providing marketing support to the SHGs for selling their products. For mass promotion and display along with selling motive, fairs are organized in districts and state head quarters and also in other states. Government of West Bengal is also taking initiative to promote SHG manufactured products which are well representing our culture, beliefs, traditional artistic skills internationally through “Biswa Bangla” Stall at International Air ports and some counters at foreign countries. Popular E-business enterprises like Amazon, Snap deal, Flipcart etc. are showing great interest in promoting and selling local artifacts which they are directly buying from craftsmen and SHGs.

However, many more has to be done for future benefits. In this regard the business enterprises of the state have been approached through their organizations, mainly Federation of Indian Chambers of Commerce and Industry (FICCI), Confederation of Indian Industries (CII), for bridging the developmental linkage between SHGs and those enterprises for helping the SHGs in merchandising their product as well as elevating their marketing skills.

Challenges:

- a) Rural banking facilities are still not available in every corner.
- b) There is a delay in credit facilities.
- c) Funds are not adequate for good quality products.
- d) Improper utilization of funds.
- e) Difficulty of loan procurement.

- f) Difficulty in maintaining accounts.
- g) Lack of transparency in keeping records.
- h) Lack of transportation facilities.
- i) Inadequate appropriate pricing strategy of products.
- j) Inadequate product knowledge.
- k) Difficulty to sell the product in the market.
- l) Limited options for income generating schemes.
- m) Active influence and exploitation of money lenders and landlords in rural areas.

Social analysis: India is very much suffering with population and poverty, West Bengal is no different from it. The most influenced zones are the remote rural areas, where the light of Government schemes is not well focused. Still Government of West Bengal is trying hard to eradicate all the social barriers. SHGs are bringing employments. SHG has generated self-employment among poor in rural Bengal. People are getting income and their basic needs are fulfilled. Not only income but also regular saving benefits are also accessed by the poor people by participating in SHG. SHGs have good impact on their members and influence them to generate their ability of saving their hard earned money.



Women empowerment is one of the important outcomes of SHG implementation. Not far behind when women are only associated with household activities and the total family economy depends on male earnings and decisions, there was mostly a vulnerable condition of the family. Now with women empowerment women are getting important place in their family and society and availing rights to use resources. MUKTI Community Development Fund is one of the project which aims to create women entrepreneur in rural areas. Women are directly benefitted by this project funding and it is firmly believed that it will bring a chance in the society to empower women. This initiative helps in increasing the confidence among women folk and it will bring positivity in the society. Development of women empowerment also smoothen the path for women education. Education brings well exposure to modern scientific world and eradicates traditional and superstitious beliefs. Women education reduces girl child marriage, female feticide, female infanticide, women discrimination and other crimes against women. There is a stiff elevation of women social status which increases their self respect, self confidence and self esteem. Now a day, women in SHG are much more confident enough, dealing with Government officials, bank officials, medical officials, health schemes official about their needs and rights. Protection in old age is under the priority of Government. Social security scheme like The Old age Pension to Handloom Weavers (State scheme), where a weaver above the age of 60 years having no source of income and a member of Paschim Banga Resham Shilpi Samabay Mahasangha Ltd (Estd- West Bengal Co-operative Society Act,1940, it come under the purview of Directorate in 2017) for at least 10 years is eligible to receive pension under the scheme at the rate of Rs.1000 per month.

SHGs provide effective community participation where irrespective of all caste, creed and sex, People of homogeneous income group come together contribute their ideas, labor and earn their living along with social activities where participation was unbelievable for them. Watershed management, plantation drive, food supply during Government programs, food at mid-day meal schemes in school, handmade sanitary napkins manufacturing and vending are certain social activities where SHGs are keeping their foot marks. Training has been provided to many SHGs on nursery raising to supply planting material to the Panchayats, NGOs and other social reforming agencies for social forestry and that has become a good source of income for SHGs.

Challenges:

- a) Lack of unity among group members.
- b) Lack of mutual trust.
- c) Lack of communication among group members.
- d) Conflict arises during decision making process.
- e) Male dominating society.

- f) Discouragement of the members mainly women by the family to join the group and training out station.
- g) Inadequate keenness to educate girl child.

Technological analysis: In recent time Government of India have launched several initiatives to transform the country into a digitally empowered society to ensure the government schemes are available to citizen electronically. In most of the part of West Bengal SHGs are slowly getting the taste of advance technology, even most of the parts are untouched but the influence is wide. Financial supporting agencies like banks are associating the SHGs into digital inclusion programs. Core banking facilities, multicity cheques, debit and credit cards, digital Kisan Credit Card are now well available to SHGs.



In 2015 Government of India launched Project “E-Shakti” with an objective of keeping pace with the fast changing condition of digitalization of the financial transactions and avail enormous benefits that better off segment of the population have enjoyed in the country. The main aim is to provide reliable and up to date financial and non financial data of SHGs and their members to the bankers and other stake holders with a view of taking appropriate credit and policy related decisions smoothly and quickly. E-Shakti captures credit history of SHGs and its members. All financial and non financial transactions are updated and uploaded and maintained online. E-Shakti facilitates the bankers in making credit decisions in expanding the SHG business portfolio. E-Shakti host required data are protected in a dedicated and secure server with restricted access. The “one- click availability of social and financial information “ of crores of rural families across India in a single platform has great significance for various players as they can use this platform for their public welfare schemes, digital banking transactions schemes, insurance and housing schemes, personalized sales and promotion of new products in rural areas. E-Shakti promotes accountability of the group members, transparency of operations and accuracy of financial records. Again JAM Trinity namely Jan Dhan Accounts, AADHAR Id system, conversion of Kisan Credit Cards into Rupay ATM cards is another initiative in the direction of digitalization.



About 90% of the world’s handloom comes from India, this industry employ more than 10 million artisans and is considered the second largest income generating activity after agriculture. Government of West Bengal is focusing on the development of handlooms as well as weavers of the state. The setting up of Indian Institute of Handloom Technology in Phulia, Nadia is an effective step towards handloom development. Under the scheme ‘West Bengal Circuit Development-2014’ the institute will provide training to the weavers for modernizing the handlooms, which will help them in producing maximum quantity of products in minimum time. Primary Weaver’s Co-operative Societies (PWC’s) assisted by Revival, Reform and Restructuring (RRR) Package for Handloom Sector have been computerized by West Bengal Electronics Industry Development Corporation Limited (WEBEL). Protecting the traditional unique technique of weaving of the traditional handloom products of West Bengal from being misused and to established the Commercial Brand name, it is registered under Geographical Indication of Goods (Registration and Protection) Act-1999.

Digital recognition of cattle are in full pace. National Dairy Development Board (NDDB) has developed Information Network for Animal Productivity and Health (INAPH) and the same has been used as National Database for uploading breeding and health related information of the cattle and buffalos, using polyurethane tag with 12 digit unique identification number prescribed by International Committee on Animal Recording. Radio Frequency identification Device (RFID) labels are installed, that delivers sensor on array of information including news of pregnancy, vaccination and diet change. Under Multipurpose Artificial Insemination Technicians in Rural India (MAITRI), centers provide trainings for strengthening the Artificial Insemination Technicians (ATI) for providing Artificial Insemination service at door steps.

Challenges:

- a) Inadequate availability of raw materials.
- b) Insufficient skill and ability of production of different products.
- c) Lack of updated machines and ancillaries.
- d) Inadequate improved fertilizers.
- e) Inadequate medicines for cattle and other domestic animals.
- f) Inadequate literacy and numerical skills.

III. DISCUSSION

For the vision of poverty free India, SHG's plays vital role. Certain steps must be implemented to promote, develop and sustaining the SHGs. They are as follows:

- a) A huge number of community trainer need to be identified and trained for continuous training, financial literacy and capacity building. This trainer community must have a SHG member as they can be very effective member due to their experience.
- b) An internal audit must be put into place at least once in a year for financial transparency.
- c) Bank must be made to look at the SHG bank linkage as a business opportunity and not just as social obligations.
- c) A national policy needs to be created recognizing SHG as institutions of the poor.



- d) As many SHGs are registered under the co-operative laws and some are registered as society or trust. So a suitable legal form are required for bring all the SHGs under one umbrella.
- e) Democracy must be promoted in the functioning of SHGs. Annual elections must be held in all SHGs to elect their leader.
- f) Women health, legal rights and other laws meant for the benefit of women must be made as an integral part of the training and capacity building of the SHGs to promote women empowerment.

IV. CONCLUSION

The SHG movement in the last 30 years has taken a lead role in rural development. With its organizational mechanism SHG has the potentially contributed towards poverty eradication, initiated by Government o organizations and NGOs. In the grass-root level the basic financial mechanism i.e. savings and credit mechanism have provide a direct impact. The SHGs are with their prime initiative which includes running micro-finance, Government interaction to initiate poverty eradication schemes, implementing small programs for poor and disadvantaged community.

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