

## SELF-HELP GROUPS IN INDIA: A STATE OF THE ART

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### ABSTRACT

The paper examines self-help group development techniques for small enterprises' growth in rural regions. Organizing and representing locals in the development of community-based micro-enterprises, it aims to address the question of whether and under what circumstances self-help organizations are a useful tool. A special emphasis is placed on the success and failure aspects of self-help groups, including examples from India in the context of food as a local resource. Although self-help group techniques have historically been used as a blind replication of success models without taking into account the complexities of group formation, the success of self-help groups is predicated on a comprehensive comprehension of local conditions and opportunities for intervention.

**Keywords:** Self Help Group. Micro Enterprises. Group Formation. Local Development

## 1. INTRODUCTION

### Micro credit

Governments have always placed importance on promoting an atmosphere that enables the private sector in the lead in promoting economic growth and employment creation. According to social capital theory, microcredit programs are a key means by which marginalized groups—women in particular—can expand their businesses and economies. Microcredit initiatives primarily support women's participation in the labor force and aid in absorbing of their informal work (Tria et al., 2022). The provision of small loans, or microloans, to borrowers with low incomes who generally do not have collateral, a regular job, or a checked credit history is referred to as microcredit. The objectives involve encouraging business, raising incomes, eradicating poverty, and at times empowering women.

Collateral utilized within microcredit financing systems is social trust. Even though there are several microcredit financing models, the borrowers in the new approaches are typically part of small groups. The entire group is responsible for not repaying of loan, despite of knowing this that loan by taken by one member. Thus, the borrower loses their social capital if they fail to fulfill their promise to repay. Millions of poor individuals become entrepreneurs today thanks to the microlending sector worldwide. Usually, these organizations charge enormous interest rates to meet the significant cost of administration associated with the microloans they provide to the poor. The outreach and the sustainability of the microcredit sector stand in conflict due to this reality. Additionally, it makes regulating microfinance institutions difficult (Pandey & Roberts, 2012).

### Self Help Group's (SHGs) Emergence

The Self-Help Group (SHG) program is an effective approach to alleviating poverty (Pangannavar, 2014). Global average per capita income grew tremendously across the 20th century, yet significant variation has occurred between and within countries. The income gap has been growing for many decades between rich and poor countries as well as between the rich and the poor within each country (Sutcliffe, 2004). The Human Development Report of 2007 indicates that in India, the most wealthy ten percent of the population today earn 31.1% of the country's total income, while the bottom 10% earn a meager 3.6%. Put another way, a significant portion of the global population—roughly a third, based on typical poverty estimates—is left out of global development (*Human Development Report 2007/8*, 2008). SHGs are built on trans-active planning, which focuses on casual participation and exchange of knowledge between agents and local actors. This is essential to the groups' survival and ongoing existence. The self-help movement has been said to serve as an alternative approach to development, one that involves social-economic empowerment and has as its long-term goal to restore the balance of power dynamics within society. The struggle they wage may manifest itself in any number of ways, including the formation of self-help initiatives peaceful protest movements or populist economic organizations

With the formation of the Self-Employed Women's Association (SEWA) in 1972, SHGs first appeared in India. To increase the money they were making, Ela Bhatt, the original leader of SEWA, organized economically disadvantaged and independent women workers in the informal industry, such as potters, hawkers, weavers, and others. The largest microfinance scheme in the world today was established by NABARD in 1992 as the SHG Bank Linkage scheme.

NABARD and the Reserve Bank of India enabled Self-Help Groups (SHGs) to create savings bank accounts in banks starting in 1993. The Government of India (GOI) launched the Swarn Jayanti Gram Swarozgar Yojana in 1999 with the goal of fostering self-employment in rural regions by creating and empowering these kinds of groups. In 2011, this

became the National Rural Livelihoods Mission (NRLM) (Admin, 2024). NABARD concentrated on supporting NGO initiatives to promote SHGs and studying their potential and performance during this phase, which has been mostly ignored in subsequent research. NABARD began funding the SHG/SAG movement in 1987 (in response to a 1986 proposal from MYRADA). It gave MYRADA a grant of one million Indian rupees in 1987 so that it could allocate funds to find affinity groups, increase their capacity, and match their savings after three to six months. The award was made possible by MYRADA's 1985 SHG promotion experience as well as the initiative of Shri P.R. Nayak, the NABARD chairperson at the time (Kunasekaran & R, 2015).

### Expansion of Self Help Groups

Participation in self-help organizations is not new; it is a concept that has been implemented in many different ways and in numerous countries. While self-help groups (SHGs) concentrate primarily on creating credit groups, development committees, and specific user groups in rural development, they also play a significant role in urban development and housing by forming tenant groups, neighborhood associations, and slum development committees. Local attempts to control and collaboratively collaborate to use local resources focused on rural development, known as Harambee, are a defining feature of the tradition of local self-help development efforts in East Africa (e.g., Kenya) (Thomas 1985). The Tontine or Hui (also Hawala or Fei Chein) history of SHGs in Southeast Asia (for instance, Vietnam) focuses on financial activities through cash or kind (Abiad 1995), but self-help efforts in Indonesia are similarly structured around the idea of microcredit—the granting of modest loans to assist the entrepreneurial goals of the underprivileged, those least able to obtain capital—has recently given it fresh life. The particular SHG kind of microcredit groups has now been established in several Southern nations. The most well-known example of this in other countries in the area, including Thailand, Nepal, and Sri Lanka, as well as in India, where Self-Help Groups have been assisting in the establishment of micro-enterprises for the generation of revenue, is the Grameen groups in Bangladesh. Because of the purported success of these programs—roughly 95% of recipients of microcredit return their loans, according to Cohen (2001)—microcredit borrowers are now seen as pre-bankable, which presents a potentially profitable opportunity for the banking industry to take advantage of (much like students in the rich countries). Additionally, it has made social targeting within the impoverished class easier, particularly for women and those living in rural areas.

the Grameen groups in Bangladesh; other microcredit organizations have also been founded,

### Self Help Groups (SHGs) in India

Over two million self-help groups have been established in India since the SGH microcredit concept was initially launched in 1985 through Self-help Affinity Groups facilitated by the Mysore Resettlement and Development Agency (MYRADA) (NABARD 2005-2006). About 300 SHGs were involved in Myrada's programs in 1986–1987; many of them had broken up as a result of bad administration and a lack of trust in the leadership of larger cooperatives. Several members (sometimes in groups of 15–20 people) approached Myrada in places where the cooperatives had collapsed, asking it to resurrect the credit system. Upon being reminded of the loans they had taken out from the cooperatives, they offered to give them back to Myrada instead of the cooperative, which they believed was controlled by a small number of people. The Myrada staff made an attempt to systematically train the members after realizing they would require training on meeting organization. According to Fernandez's (2006) investigation of these individuals' actions, there was a degree of affinity among them that resulted from relationships of trust and support. In terms of income and occupation, they also tended to be homogeneous (for example, farm laborers). Caste and creed were factors, but economic homogeneity and affinity relations between different (caste/creed) mixed groupings were stronger. However, the main push to assist Self-Help Groups (SHGs) in India began in the late 1990s, when the Indian government launched the comprehensive Swarajayanti Gram Swarozgar Yojana (SGSY), which was founded on the collective approach to rural development. Since 2000, the Government of India has made this SHG approach a significant part of every annual plan. The National Bank for Agriculture and Rural Development (NABARD), Sponsor Banks, State-Level Bankers Committees, District Consultative Committees, Facilitating NGOs, appointed research teams, and research institutions all offer follow-up services for Self-Help Groups (SHGs). Indian Self-Help Groups (SHGs) have published self-help guidelines that may be accessed for free on the Internet. Some of these guides are training manuals targeted at SHG creation in rural contexts (NABARD 2009) and workshop instruction manuals for SHGs. They clarified that the main elements in the long-term management of microenterprises were the financial advantages, individual interests, and psychological advantages (satisfaction owing to elevated position in the family or community). But they also mentioned that, in order to maintain the growth of microenterprises, two major problems that must be resolved are the lack of raw material availability and the difficult access to markets for product sales. Microenterprise development (MED) aims to build self-esteem and self-reliance, encourage autonomy, and create a community atmosphere. It is intended to strengthen viable, small businesses, resulting in increased household income and savings and thereby alleviating the crunch of economic poverty (World Vision India 2009), (Geroy et al. 1997). By producing money and jobs, it generates

economic capital and eventually contributes to the development of the community in areas where there is unemployment or poverty, (Edgcomb et al. 1996; Servon 1998). These are voluntary associations of individuals created to achieve certain group objectives, which may be social, economic, or both. The Grameen Bank of Bangladesh, which Mohammed Yunus created, is where SHGs first originated. A Self-Help organization (SHG) is a compact, economically homogeneous organization of rural impoverished people who come together voluntarily to save modest amounts of money on a monthly basis. These funds are then placed into a common fund to cover members' emergency needs and to give collateral-free loans that are chosen by the group. They have been acknowledged as a helpful tool for the impoverished and as a substitute method for addressing their urgent credit demands through thrift. SHGs improve women's status equality by allowing them to participate, make decisions, and benefit from democratic, economic, social, and cultural domains ("International Educational Scientific Research Journal," 2016).

In India, SHGs and banks can link up via one of three models for credit:

Model I: SHGs established with bank financing. In the past five years, this category accounted for about one-fifth of all SHGs that received financing.

Model 2: SHGs that are directly financed by banks but were established by NGOs and official entities. The majority part, or between 72% and 75% of all financed SHGs, still belong to this paradigm.

Model III: Bank-financed SHGs that use non-governmental organizations and other organizations as financial middlemen. Up until March 2006, the cumulative number of Self-Help Groups (SHGs) linked under this paradigm remained relatively small at 6% of all SHGs. 2009's Micro-Finance and Rural Development.

First and foremost, the SHGs must save. They can take out a bank loan against their money once they have some financial discipline. Depending on the SHGs' level of discipline, credit against savings is granted. The first six months are dedicated to establishing capacity; beyond that, the first term of financing is completed based on the frequency of meetings and participant attendance.

Each member receives a portion of the loan amount based on the group's priority. The Self-Help Group (SHG) levies an interest rate of 2-3 percent per month on its members. Loans for consumption are accepted. Because of this, the SHGs are able to offer their members banking services that are affordable, straightforward, adaptable, available to them, and, most importantly, free from loan default.

#### **FACTORS IN SHG CONTRIBUTION TO DEVELOPMENT**

Self-help as a social development strategy emphasizes human agency, self-reliance, and action. Its goals are to mobilize people, give them a voice, and create organizations led by the people that will get beyond obstacles to involvement and empowerment. The creation of groups, the idea of a "community," and the growth of egalitarian relationships that will advance people's well-being are fundamental to the self-help philosophy (Sabhlok 2006). The power of people to exercise control over their own behaviors is emphasized by social action theory (Weber, 1991). Individuals actively shape social behavior rather than being passive recipients of social norms. They each have their own goals, convictions, and interpretations of what circumstances signify. SHGs must incorporate all of these in order for them to prosper. Numerous factors influence the SHG's ability to function successfully or unsuccessfully, which in turn affects how easily or not microbusiness development occurs. According to Singh and Jain (1995), three key elements influence the creation of a group: complete participation from all members, homogeneity among members, and transparency in all group operations and functioning (which fosters mutual faith and confidence). Ranadive (2004) examines women's self-help groups in Andhra Pradesh and demonstrates how participation at every stage of the program's decision-making process turns recipients into participants, eventually benefiting everyone. According to Anand (2002), group success is also influenced by membership homogeneity or the presence of individuals from similar socioeconomic backgrounds. According to Suguna (2006), people with comparable socioeconomic backgrounds have comparable coping mechanisms. According to Suguna (2006), individuals with comparable social backgrounds demonstrate comparable coping mechanisms during stressful situations, enabling them to provide reciprocal support. A clearly defined structure or accepted process of well-defined steps that includes schedules, breaks, and feedback periods, as well as regular information updates (goals and other pertinent information) and a clearly understood delegation of tasks to be accomplished (simple and clear directives) are additional success factors. A collective goal is an objective that is sufficiently desired by the group's members to spur them on to strive toward achieving it in the future (Johnson and Johnson 2006). DeLucia-Waack et al. (2002) provide the following summary of the requirements for ensuring the effectiveness of groups: "Research indicates that clearly defined group goals, leaders with specialized training and skills.

When creating a group and carrying out a specific intervention, they also need to take into account the expectations of the members, their willingness to participate, and cultural norms and values. Knowledge of the organization's objectives and the rationale behind its formation, as well as contributions made in response to group needs, i.e. participation.

Furthermore, when participants are completely aware that their contributions must be focused on the group's growth, their engagement is most effective (CAP Santé Outaouais, 2009). Participation, a crucial component of the SHG approach, is the local population's involvement in the design, implementation, and management of a program aimed at improving their quality of life. It calls for the acknowledgement and utilization of local resources and forgoes the external imposition of priorities. The World Bank conducted three different studies on participatory programs. In Alappuzha, a small coastal town in the southern state of Kerala, Bakshi (1995) examined the organizational structure of informal, grassroots women's groups. These groups began as informal neighborhood groups (NHGs) in the small hamlets and later federated into Area Development Societies (ADS) at the ward level, linking them to the Community Development Society (CDS) at the town level for the purpose of empowering the underprivileged. A needs-based planning process based on the three-tier SHG system, which is a bottom-up approach, determines the range of health, education, housing, poverty, and other issues that CDS works on. Thus, this serves as an organizational model for unofficial rural groups and successful employee management engagement. Among the key components of Bakshi's strategy are the creation of appropriate indicators for identifying the impoverished and their immediate needs, decision-making in the common.

### SHGS AND MICRO-ENTERPRISE

The development of rural areas faces a multitude of issues rooted in the very poverty that it aims to alleviate. As SHGs establish themselves as distinct micro-enterprises, they face a number of problems related to extreme and chronic poverty in the region, including low income, low levels of education, and a lack of understanding of developmental possibilities (NABARD 2006). The microcredit movement focuses on entrepreneurship, which is one of the more focused areas of concern. These factors are reviewed under the areas of finance, training and skill development, mobilization and representation of local people, target group approach, marketing and technological support, and target group approach. These factors all contribute to the creation and support of micro-enterprises by SHGs.

#### Finance

The methods by which financial demands are met were examined in a rural micro-enterprise promotion program (COSOP 1999) created for the Philippines and other countries in the area. The paper's conclusion was that the impoverished in India seldom have access to the formal sector banking network, institutionalization of agriculture, and rural lending. Because of this, the impoverished in rural areas resort to the informal sector—primarily to traders, moneylenders, and landlords—for their credit needs. This leads to exploitation, which in turn prompts SHWETA SINGH, GUIDO RUIVENKAMP, AND JOOST JONGERDEN<sup>96</sup> the creation of numerous group-based microfinance schemes intended to give credit to the impoverished. Additionally, it was stated that non-financial business services including skills, training, and technology transfer, market access, better market and pricing, are just as important as financial services in addition to appropriate credit availability. Many micro-enterprises have been established in India to address the long-standing issue of sustainable local financing, which is related to capital shortages and inadequate access to financial services for both agricultural and non-farming industries. SHGs act as sustainable and cost-effective financial intermediaries, facilitating access for the impoverished in rural areas and reducing risks by offering financial services such as saving and credit. SHG banking, which was a key component of the 1996–2006 poverty alleviation measures, has expanded to become the largest microfinance program for the rural poor in the developing world. It consists of approximately 2.2 million SHGs with 33 million (self-selected) members, 90 percent of whom are women, and is credit-linked to approximately 36,000 bank branches and cooperative societies. Four people profited from the NABARD SHG-bank linkage program, which is effectively a central development bank funding local SHG banks

#### Training and Development

Capacity building, the process by which individuals, groups, institutions, organizations, and societies increase their capacities to recognize and tackle development challenges in a sustainable manner, is another essential component of micro-enterprise development (CIDA 1996; Morgan and Qualman 1996). Hagemann (2000) explains how, based on a synthesis of indigenous and scientific knowledge, the collaborative development of technological and social innovations by local people with foreign agents has shown to be a successful vehicle for capacity building growth. The community, the socioeconomic environment, the type of business, the market, and entrepreneurial abilities all influence one's capacity for micro entrepreneurship (Sapovadia 2007). In general, it is discovered that Indian SHGs are highly successful in organizing informal education and training (such as technical and entrepreneurial training). initiatives for the knowledge and talent sharing and exchange among rural residents. SHG leaders and members can participate in training programs organized by several NGOs, government initiatives, and microfinance institutions. Education and Technology Development Centers (TTDC) represent an organization that seeks to implement innovative technologies to enhance the quality of products produced by Self-Help Groups. Other instances include the Madhya Pradesh dairy cooperative



industry's Stree Shakti program, the Women's Economic Program's training and job program for women, the Swa-Shakti Project, Rashtriya Mahila Kosh, and others (Sardana 2002; Adolph 2003).

### **Mobilization and Representation of local people**

Miller and Grace (1990) posited that the development of micro-enterprise development should use a systematic learning method. They see learning as a process of satisfying the need for self-improvement rather than just the acquisition of abilities to accomplish goals. Additionally, they recommend that a micro-enterprise learning system should incorporate experiences that: (1) centre on topics that are problem-oriented; (2) directly relate to needs and applications; (3) prioritize quantifiable performance that can be positively reinforced; and (4) place a strong emphasis on experiential learning. Assuming a SHG approach, these entail local people's representation, resulting in the establishment of participatory organizations that support the growth of microenterprise and increase its efficacy in rural regions. Furthermore, SHGs are inherently participatory and entail decision-making procedures that promote local development.

### **Target Group Approach**

Rural organizations and rural representation in A STATE OF THE ART OF SHG IN INDIA, according to Liedholm and Mead (1999), 97 terests are significant, and that distinct target groups exist amid the variety of small businesses, each with unique support requirements and contributions. According to Steel (1994), gender stereotypes about oneself and a lack of confidence and assertiveness seem to be the main obstacles for women starting their own businesses in rural areas. However, the SHG strategy helps empower women by generating income and developing their capacity while also giving them the freedom to participate in groups, receive new ideas, and build the confidence that supports their ability to start their own businesses.

Lokhai, Lohardaga, and Meerut Sewa Samaj are a few other noteworthy Indian microenterprise development examples including Self Help Groups. The word "Okhai" refers to a village in the state of Gujarat called Omakhmandal, where traditional handicraft techniques including mirror work, patchwork, embroidery, and appliqué work are widely practiced and passed down by rural women. In order to strengthen women's practical business knowledge, the Tata Chemicals Society for Rural Development (TCSR) launched the Okhai enterprise in 2002. TCSR is a body that arranges workshops on quality issues, teamwork, and marketing in addition to training in making traditional designs appealing to consumers. They have collaborations with Tata, the National Institute of Fashion Designing (NIFT), and Sasha (Sarba Shanti Ayog), among other institutions. They emphasize product quality. They use exhibits in places like Delhi, Mumbai, Pune, and Ahmadabad to market their goods. Lohardaga is also the name of a community and a village.

### **Marketing and Technology support**

Access to the local market, or more specifically, the ability of the underprivileged to contest their lack of access to the market and its marketing services, is a crucial component of microenterprises (Aheeyar 2007). Aheeyar claims that the majority of customers are severely constrained by issues with marketing and getting a fair price for products. Additionally, he notes that 40–50% of businesses have collapsed as a result of marketing-related issues. There was competition in the product marketing that supermarkets, merchants, and other marketing organizations had pioneered. This lowers the microenterprises' prospects for development, together with a lack of understanding of business management and a lack of sufficient resources and support systems (Kibas 2005). Local groups (SHGs) are therefore forced to rely on marketing firms to promote and market their goods. The microenterprises see a decline in revenue when non-SHG enterprises join the SHG-market connection. Locals SHWETA SINGH, GUIDO RUIVENKAMP, AND JOOST JONGERDEN98 ought to be permitted to sell to customers directly and forego middle-marketing firms' hefty markups. As a result, extra emphasis must be paid to (re-)linkages with the market, which ought to be established locally. In addition, backward connections with information technology are critical to maintaining competitiveness. Edgcomb et al. (1996) emphasize the need of practical information systems that make work easier and deliver information when it's needed. SHGs may provide support to places where individuals acquire technology and knowledge in their local contexts. Reasonable and inexpensive product costs are emphasized by Pathi and Malar (2008) as a significant element influencing customers to purchase from SHGs. Aside from price, other considerations that affect purchases include service, quality, value for money, and the handmade aspect of the products. It has been stated that customers believe product packaging has to be enhanced. Jose and Nair (2011) highlight another deficiency in marketing, namely the insufficient promotion of SHG products. These two aspects together make up the critique that the majority of items are only sold locally and are not properly processed, sealed, labeled, or suited for the environment since appropriate technology is lacking. Regarding marketing, Karupphasamy (2010) recommends that the government set up presentation and advertising training programs and that the SHP commercials be broadcast on government channels at little or no cost. Technology suggests that an analysis is necessary. According to Abrol (2003), the following are the essential areas for implementing effective technology: • Determining the demands of agricultural laborers and peasants as producers; • Modifying technologies to make goods and services completely competitive in regional marketplaces • Establishing

production networks to create forward and backward connections within the local economy region, so enhancing the local system's competitiveness.

## 2. CONCLUSION

According to this analysis of SHGs' role in microenterprise growth, SHGs involved in creating successful microbusinesses in India often need to be able to meet their members' demands for funding, education, and skill-building. The SHGs' capacity to intervene, improve their living conditions, and create new production and market relations will determine how quickly they can advance and develop into a viable alternative development strategy led by the people themselves. Establishing connections between local people and local organizations (SHGs) and markets in a way that gives them a larger portion of the value created is a crucial task. Further research could reveal new prospects and examine SHGs' excellent methods

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