RABINDRA BHARATI UNIVERSITY

DEPARTMENT OF MASS COMMUNICATION AND VIDEOGRAPHY

TITLE OF RESEARCH

COMMUNICATION STRATEGY FOR SWARNAJAYANTI GRAM SWAROJGAR YOJANA:
A STUDY OF TWO BLOCKS OF WEST BENGAL

THESIS SUBMITTED FOR THE DEGREE OF DOCTOR OF PHILOSOPHY
UNDER THE FACULTY OF FINE ARTS OF
RABINDRA BHARATI UNIVERSITY

DEBJYOTI CHANDA

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<td>Accumulating Savings and Credit Association</td>
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<td>BPL</td>
<td>Below Poverty Line</td>
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<td>BDO</td>
<td>Block Development Officer</td>
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<td>BLP</td>
<td>Bank Linkage Program</td>
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<td>BMMU</td>
<td>Block Mission Management Unit</td>
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<tr>
<td>CARE</td>
<td>Cooperative for Assistance and Relief Everywhere</td>
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<td>CASHE</td>
<td>Credit and Savings for Household Enterprises</td>
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<td>CRP</td>
<td>Community Resource Person</td>
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<tr>
<td>DevCom</td>
<td>Development for Communication</td>
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<tr>
<td>DP&amp;RD</td>
<td>Department of Panchayat and Rural Development</td>
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<tr>
<td>DMMU</td>
<td>District Mission Management Unit</td>
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<td>DSC</td>
<td>Development Support Communication</td>
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<tr>
<td>DRDA</td>
<td>District Rural Development Agency</td>
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<td>DRDC</td>
<td>District Rural Development Cell</td>
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<td>FGD</td>
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FI  Financial Institution
GOI  Government of India
GP  Gram Panchayat
LB  Lead Bank
LBM  Lead Bank Manager
MFI  Micro Finance Institution
MYRADA  Mysore Resettlement and Development Agency
MoRD  Ministry of Rural Development
NABARD  National Bank for Rural and Agricultural Development
NGO  Non Government Organisation
NMMU  National Mission Management Unit
NREP  National Rural Employment Program
NRLM  National Rural Livelihood Mission
PFT  Project Facilitation Team
RMK  RashtriyaMahilaKosh
ROSCA  Rotating Savings and Credit Associations
SBLP  SHG –Bank Linkage Program
SC  Scheduled Caste
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<td>SGSY</td>
<td>Swarnajayanti Gram SwarojgarYojana</td>
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<td>SGH</td>
<td>Self Help Group</td>
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<td>SIDBI</td>
<td>Small Industries Development Bank of India</td>
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<td>SIRD</td>
<td>State Institute of Rural Development</td>
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<td>SMMU</td>
<td>State Mission Management Unit</td>
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<td>SRLM</td>
<td>State Rural Livelihood Mission</td>
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<td>ST</td>
<td>Scheduled Tribe</td>
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<td>UNDP</td>
<td>United Nations Development Program</td>
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<td>WDO</td>
<td>Women Development Officer</td>
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Chapter 1

“Activity at the village level is the only means of effective village change and whereas communication has to travel down, it has to travel up, and much more important, it has got to travel round at the village level. People have to work together and discuss together, they have got to make changes together. Only when communication can build itself into the social structure, it is going to show any real hope for extensive results.” (Wilbur Schramm)

Introduction

Worldwide Micro Credit is being considered to be a potent instrument to enable people specially women break the cycle of poverty and embark on a journey of growth and emancipation (www.worldbank.org). There has been wide acceptance of this process in India and micro credit has been made available to the targeted beneficiaries through schemes of both the central and state governments implemented with the help of the government machinery, non-government organisations (NGOs), Financial Institutions and Self -Help Groups (SHGs). Communication plays a vital catalytic role in the formation and management of SHGs and its interface with the concerned stakeholders. This research work intends to analyse and evaluate such communication strategies developed to meet desired objectives.

1.1 Background of the Problem

India has made massive progress in terms of development in the last seven decades.(data.gov.in) Since independence successive governments both in the centre and in the states have taken several measures to bridge the urban rural divide and uplift the poverty stricken masses spread across the length and breadth of the country. However, in spite of the efforts taken so far, a major section of the poor in the country, especially in the rural areas have stayed poor and has been out of the purview of development giving rise to economic
inequality. (www.thehindu.com, 2014) The dichotomy becomes all the more telling in terms of enjoying the fruits of development that the country has overall experienced post liberalisation. (www.indianexpress.com, 2015) This in spite of the more or less successful functioning of Panchayati Raj Institutions (Local Self Government) in the country. The most disadvantaged among the groups at the bottom of the social and economic ladder has been women.

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<th>Rural</th>
<th>Urban</th>
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<td>1973-74</td>
<td>26.1</td>
<td>6.0</td>
<td>32.1</td>
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<td>1977-78</td>
<td>26.4</td>
<td>6.5</td>
<td>32.9</td>
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<td>1983-84</td>
<td>25.2</td>
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1.2 Indian Women and Empowerment

The term empowerment today is widely used by social-scientists which however is subject to different layers of interpretation. Nelly Stromquist defined empowerment as “a process to change the distribution of power both in interpersonal relations and in institutions within society.” (Stromquist, 1993, p.13). For Peterson, Lowe, Aquilino and Schneider, “empowerment is a process of social action which enable people gain greater social justice and control over their immediate living conditions.” They stressed on the fact that “interaction between gender and social cohesion must be closely scrutinized while studying the concept of empowerment.” (Peterson, Lowe, Aquilino and Schneider, 2005, p. 248)
Empowerment has been described as -

Largely a personal process in which individual develop and employ necessary knowledge, competence and confidence for making their own decisions and voices heard, or,

Participatory competence: the ability to be heard by those in power, or;

A social process by recognizing, promoting and enhancing peoples’ abilities to meet their own needs, solve their own problems and mobilise the necessary resources in order to feel in control. (Mckee, Hanoncourt, Yoon, Carnegie, 2003)

Pandit Jawaharlal Nehru once had remarked that if one wants to judge the culture and civilization of a people, one can find that out by the status and condition of the women…if the women are backward, the nation is backward. This according to Nehru is a very important way of judging a nation’s advancement. (Tagra, 2006)

In India activism within the women’s movement has influenced policy and planning of the government to achieve development and empowerment of women. Particularly the policy makers since the 1970s have sought to adopt developmental policies for the betterment of the position of women. For example the 9th Five Year Plan (1997-2002) had the empowerment of women as its overall plan objective. Again, Government of India’s‘Policy for Empowerment of Women 2001’ started mainstreaming of a gender specific perspective in the development process. Women’s empowerment is often viewed as a process by which those who have been denied the ability to make strategic life choices for a long period acquire such ability. The disempowered group thus realises an improved status due to presence of alternatives from which they can make strategic choices. Achievements regarding empowerment and exercise of choice are usually measured in terms of well being achieved. Empowerment thus is both a process and a goal. The Indian Constitution guarantees that there shall be no discrimination
on ground of gender. The ground reality however is very different. The Census Report 2011 reveals that India has 940 females for every 1000 males. This figure brings to light discrimination in matters of food consumption and wage. Violence at home and at work place and the double burden of working women is also a matter of concern. Due to the prevalence of the age old patriarchal system women have little access to productive resources and little control over the family income and at times their own income. This is due to an inherent and pervasive gender bias. Their mobility is more restricted which leads to restricted access to land, property and business. (Raju, 2014)

It is in the above context that empowerment of women in India and the role of Self Help Groups (SHGs) in the process emerge as significant issues. In West Bengal it is estimated that up to the end of 2001, about 50,000 SHGs have been formed with membership of 6,00,000 of which 97% are women. (Sen, 2003) This number has increased to 7.34 lakh SHGs in 2008 and 9.20 lakhs in 2013 (WBSRLM, 2014).

1.3 Emergence of Micro Credit and Self Help Groups

A Self Help Group typically represents a voluntary association where a small number of poor persons, 20 or less, originating from the same socio-economic background join hands to promote free savings and acquire collateral free loans. Loan repayment thus becomes a joint responsibility of the group triggered by peer pressure.

Mohammad Yunus of Bangladesh and his project of Grameen Bank (Yunus, 2007) showcased the power of micro credit and the power of groups led by women. The World Summit on Social Development held in Copenhagen in 1995 also emphasised the need of easy access to credit for low income individuals particularly women. This is popularly referred to as credit for empowerment. (www.un.org)
The primary characteristic of the functioning of SHGs is the grant of micro credit/ microfinance – a financial innovation that includes several types of small tools and financial services meant for low income households. The individual who avail micro credit usually lack collateral, steady employment and the credit history which is verifiable and reliable. Thus there remains a huge vacuum which is filled by micro credit which provides affordable loans within reach of those who could not make it to the mainstream credit system. (Brown, 2010) Micro credit basically concentrates on small loans given to the poor for productive use, microfinance is a broader concept and includes other facilities/services such as savings, insurance etc. The empowering potential of SHGs which receives support from Microfinance programs has been the subject of many scholarly studies. Some believe that access to credit automatically translates to empowerment in terms of decisions making and self confidence and that microfinance addresses everyday practical needs of the poor effectively. It has also been observed that SHGs enhance the quality status of women as participant, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. (Jain, 2003)

However, the detractors consider microfinance as poverty lending, such welfare approaches and subsidies having little to offer poor people except the perpetuation of their dependency status (Kabir, 2005). Similarly K. Kalpana wrote “this dismay is on account of finding repetative adulatory statements of women’s empowerment by powerful actors in the state and in the media. These include how credit financed micro enterprises sustain rural livelihoods, liberate households from dependence of money lenders, or even enable women to eliminate the practise of female infanticide. Were one to believe the media, it would appear that women organized through SHGs have mounted a dramatic challenge to entrenched structure of power – economic and political - where other more political actors, the State and Judiciary included
have failed.” (Kalpana, 2007 p.140). The validity of many such viewpoints depends largely on the specific context within which they are formulated.

In India, the National Bank for Agriculture and Rural Development (NABARD) provided the necessary impetus for the rural poor to make themselves economically self sufficient through the launch of SHG-Bank Linkage Program (BLP) of 1992. It initiated the concept of providing credit without collateral. (www.nabard.org)

SEWA Bank and a number of NGOs namely MYRADA, SHARE, BASIX etc have played an important role in spreading the concept of micro credit and the empowering role of SHGs specially among women in India.

1.4 From Swarnajayanti Gram Sawrojgar Yojana (SGSY) to National Rural Livelihood Mission (NRLM) Integrated Rural Development Program (IRDP) was the flagship program of the Ministry of Rural Development, Government of India from 1978 to 1999 which aimed at removing rural poverty. The program provided viable income generating assets to identified target groups. However, there grew widespread discontent about the program as introspection found that 24% of the assets did not generate any income and 50% of the assets failed to make any contribution to net disposable income. (Paul, 1998)

The IRDP was scrapped and on 1st April 1999 Swarnajayanti Gram Sawrojgar Yojana (SGSY) was put in place. It was an initiative to provide sustainable income to the poor living in India through self employment by establishment of Self-Help Groups. Activity clusters were established and funds were provided by banks, financial institutions and at times NGOs. Income is generated via micro enterprises in rural areas. (MoRD, GOI, 1999)

After being in operation for about 9 years the Government of India formed a committee under the Chairmanship of R. Radhakrishna to look into the credit related issues of the SGSY
program. The committee suggested the restructuring of the Swarnajayanti Gram Sawrojgar Yojana with new elements and renamed it as the National Rural Livelihood Mission (www.pib.nic.in). The government accepted the recommendation and the restructured SGSY scheme was launched as NRLM which became operational from June, 2013. This “flagship program” of the Government of India “promotes poverty reduction through building strong institutions for the poor, particularly women, and enabling these institutions to access a range of financial and livelihood services” and putting in place a “demand driven strategy wherein states have the flexibility to develop their own plans for capacity building of women SHGs and federations, infrastructure and marketing.” (www.nrlm.aajeevika.gov.in)

During the course of presentation of this research work the scheme will henceforth be referred to as SGSY-NRLM.

1.5 Role of Communication in the Formation, Growth and Sustenance of SHGs under the Aegis of SGSY-NRLM

Seven decades of developmental experience around the globe has highlighted the role of communication as a critical input in the process of development. Communication for development and social change, according to Jan Servaes is “a multifaceted and participatory process through which people are empowered to control their own destinies.” Communication thus “is a process and not a product or a set of technologies. It includes formal and informal, direct and indirect mode of communication. It may be applied in different ways and distinct levels depending on the needs and exigencies of the context and the community in focus.” (Servaes, 2008 pp.163-165)

Communication plays an exceedingly important role in the formation, growth, sustenance and success of Self-Help Groups. It is a catalytic agent which helps members forge a relationship
whereby prospective group members identify similarities from social and economic standpoint, aspirations and goals. On building mutual trust and developing a common ground they form a group which acquires an identity on completion of requisite formalities. Group and interpersonal communication play a key role in the day to day management of the SHGs which is both vertical and horizontal in nature. Development Support Communication (DSC), a key input designed and implemented by different stakeholders which includes government machinery, financial institutions and non-governmental organisations help the SHGs formulate business strategy which lead to development and marketing of the product/service. Public Relations and advertising as communication tools play an important role in this regard. Information and Communication Technology (ICT) intervention help in forging a closer relationship between the SHGs, FIs, and the market. Interpersonal communication plays a vital role during the phase where an SHG has to negotiate with the financial institutions to get loans and approval of their business ventures. NGOs motivate, train and provide hand holding support to SHGs where communication is a key input. Communications thus plays a major role in group development and dynamics including participation, leadership, conflict resolution, problem solving, cooperation, mutual aid and decision making.

1.6 Objectives of the Study

- To analyse the nature of the role that communication plays in the establishment, growth and sustenance of the Self-Help Group under the SGSY-NRLM.
- To study whether extension/diffusion of innovation as a development communication approach has been used in the implementation of the SGSY-NRLM scheme. Everett Rogers’ Diffusion of Innovation approach is based on the modernization paradigm where there is a staged process of technology transfer in top down fashion from expert to beneficiaries.
• To study the extent of the use of Information and Communication Technologies (ICTs) in the implementation of SGSY-NRLM. ICTs may intervene in- i) Building Infrastructure ii) Developing Human Capacity iii) Management of SHGs iv) Maintenance of liaison between stakeholders v) Availing of Financial Services vi) Sales and Marketing

• To study the use of Development Support Communication (DSC) in the implementation of SGSY-NRLM scheme. DSC is the systematic utilization of the appropriate communication channels and techniques to increase people’s participation in development and to inform, train and motivate rural people for standalone projects in particular, by formulating communication strategies and policies, for the development of multimedia approaches and the choice of culture specific media mixes. (UNDP,2000)

• To study the preparedness of SHGs to absorb benefits given by concerned by agencies with special reference to the Information/Communication angle.

• Based on the above, recommend reconstruction of communication strategy for the SGSY-NRLM program.

1.7 Limitations of the Research

The study is limited to two blocks in two districts of West Bengal. It is partially based on primary data collected through survey schedules and its reliability depends on the response of the SHG members. Cross checking has been done by the researcher wherever necessary. The sample size is small keeping in view constrains of time, resources and manpower. Vast number of SHGs being in operation the researcher had to adopt a multi-stage sampling technique. Often it was difficult to get recorded information from the SHGs. This might have
lead to some error or bias in the observations. Since the study was generally based on qualitative aspects, sophisticated statistical tools could not be applied for the purpose of analysis and interpretation. Moreover sometimes absence of systematic compiled data due to the fact that multiple agencies are at work for formation and promotion of SHGs created impediments while conducting the research.

1.8 Structure of the Research

The research work has been divided into six chapters:-

I. Introduction: This chapter introduces the topic by stating the background of the problem which includes the concepts of Women and Empowerment, the role played by Micro Credit and Self-Help Groups in the empowerment process, how communication helps in growth and sustenance of Self-Help Groups and briefly introduces the SGSY-NRLM scheme. The chapter also states the objectives of the study and the limitations thereof.

II. Literature Review: A Review of Literature has been defined as ‘a written argument that supports a thesis position by building a case from credible evidence obtained from previous research. It provides the context and the background about the current knowledge of the topic and lays out a logical case to defend the conclusion it draws.’ (Machi, L.A. and McEvoy B. T., 2016).

In the second chapter of this thesis Literature Review is presented divided into two subheads:

i. Development Communication

ii. Self-Help Groups and Micro Credit
III. Research Methodology: The third chapter of this thesis delineates the research methodology which includes-

i. A clear statement about the research problem

ii. The locale of the study

iii. The population to be studied

iv. The key instruments to be used for the collection of data

v. The methods to be used in the processing and analysing of the data

IV. Findings of the Study: In the fourth chapter the findings of the study from both primary and secondary sources are presented.

V. Analysis of the Findings: In the fifth chapter the findings of the study are analysed according to the objectives stated in the introductory chapter.

VI. Conclusion and Recommendations: This is the final chapter of the study. In this chapter conclusion is drawn on the basis of the analysis of the findings made in Chapter V and recommendations for future implementations are made. Scope for further research in the area have also been indicated.
Chapter 2

Review of Literature

A large volume of literature is available both under the genre of development communication and micro credit/ Self Help Groups. A study of relevant books, journals, bulletins and committee reports has helped the researcher in formulating the research questions and building up the hypothesis. Some important studies on these themes are being referred to here. The Literature Survey has been divided into two sub-heads–

2.1 Development Communication

2.2 Micro Credit and Self Help Group

2.1 Development Communication

Development Communication, is a sub strata within the subject discipline of Communication Studies which began its momentum with the publication of Daniel Lerner’s seminal work ‘Modernizing the Middle East: The Passing of Traditional Society’ (1958). This book referred to as a foundational study by critics underlined the importance of the use of mass communication to enable individuals and societies move from traditional life ways of living to that of modernization. According to Lerner, modernization gets underway when segments of the population move from rural to urban settings. As urban centers emerge, the acquisition of literacy as a skill becomes necessary and possible. Increased literacy in turn leads to greater exposure to the mass media which reciprocates by creating a further demand for literacy. The media then, stimulates wider participation in the political, economic, cultural and other spheres of life. Such participation is considered the hallmark of modern society.
Mass media assumes a focal role in Lerner’s analysis, particularly because of its links with the skill of empathy— the capacity to imagine oneself in another’s role and situations. Lerner exhorted that empathy is the basic communication skill required for modern existence. Empathy endows a person with the capacity to imagine himself in a bigger role and to get out of his hole.

Although Lerner’s modernization theory met with some criticism from critics like Salem (1959) on account of broad generalizations and contradictions, it was largely accepted that a high rate of media participation was necessary to modernize the new states of the post-colonial world. Attention was drawn to the third world problems of poverty, disease, illiteracy, ignorance and primitive ways of life. Therefore, their emancipation lay in greater production through a wider and more vigorous application of modern scientific and technical knowledge. In order to achieve this, Western scholars suggested that people of the post-colonial world had to have their ways of life changed by acquiring modern knowledge and skills as developed and practiced in the western industrialized societies.

Much of these ideas put forward by Western leaders, international institutions like IMF, World Bank, UNDP lead to the emergence of the concept of development. In the core of this concept lay the central tenets of economic growth propelled by modernization, industrialization and greater production. However it must be noted that this theory, which gained prominence as the ‘Dominant Paradigm of Development’, was primarily based on the experience of the European transformation from ‘feudal agricultural societies’ to ‘capitalist industrial economies’. The key features of this concept may be identified as (Rogers, 1976):
1. Economic growth characterized through industrialization and measured by quantity indicators such as GMP, per capita income etc;

2. Use of capital-intensive, labor extensive imported technology to achieve development;

3. A guided planning process in a top-down pattern;

4. A majority of the population of the Third World being peasants, there is a sub-culture of peasantry—life ways, attitudes and behaviors which keep people rooted in backwardness for which there is need for drastic change.


“Until there is communication of ideas from sources external to village, little change can occur in peasant knowledge, attitude and behavior. Communication is therefore central to modernization in such circumstances.”

However, the best known statement expounding the role of communication in development was produced by Wilbur Schramm for the UNESCO Mass Media Development Program. In his Mass Media and National Development (1964) which has achieved the status as a Blueprint for Development Communication, Schramm wrote, “Social change of great magnitude is required. To achieve it people must be informed, persuaded, educated.
Information must flow not only to them but also from them, so that their needs can be known and so that they may participate in the acts and decisions of nation building; and information must also flow vertically so that decisions may be made, work organized and skills learnt at all levels of society. Here is where mass communication enters the calculus: the required amount of information and learning is so fast that only by making effective use of the great information multipliers, the mass media, can developing countries hope to provide information, at the rate their time tables for their development demands.” (Schramm, 1964, p.8).

The essence therefore of this process was the ‘two step flow’ model, where the more aware members of the group are reached via the mass media and these ‘opinion leaders’ in turn become instrumental in spreading the message to others. These communication pundits felt that free and adequate information brought about by the effective use of the mass media could adequately serve to broaden mental horizons ensuring support for national policy, raise aspirations, focus public attention on development needs and priorities, enforce social norms and modify attitudes. Schramm (1964) had optimistically exclaimed “how fortuitous, how almost miraculous it seems that at this point of greatest needs for swift and widespread information in developing countries, modern mass media be available to multiply informational resources.” Diffusion Research of Rogers added that all important ‘Diffusions of Innovations’ which followed five stages in sequence – awareness, interest, evaluation, trial and adoption. (Rogers, 1967). This approach to the understanding and communication of social change in the Dominant Paradigm gave an extremely important position to the mass media in the development process.

According to Ahmed (1996) mass media of communication was therefore “entrusted with the job of building a ‘bridge to wider world’, ‘mobilizing people and resources behind
national efforts’ (Schramm, 1964) and ‘establishing a climate of modernization’ (Rogers, 1976). For other scholars like Lerner (1958) and Rao (1963) the mass media were ‘magic multipliers’ and were both ‘an index and agent of modernization’.” (Ahmed, 1996, p.26)

**Participatory Development Process**

However the euphoria surrounding the Dominant Paradigm began to ebb as while putting it in practice in the developing countries. It was observed that the heavily centralized top down approach which inhibited people’s participation in the planning, execution and evaluation of development activities thus failing to achieve the desired results. Many scholars like Tichenor(1970) pointed out the limited role mass media played in the development process due to its limited reach. Moreover mass media was blamed for creating more wants than satisfying existing needs and widening the knowledge gap between the haves and have-nots. It became clear that development needs and priorities are not universal but contextual to the needs and priorities of countries and communities living within them. Realised thus the definition of development was reworked to be a more participatory process where the recipients of benefits would have a greater control over their immediate environment.

Wang and Dissenayake (1984) thus defined Development as ‘a process of social change which has as its goals improvement of the quality of life of all for the majority of people without doing violence to the natural and cultural environment in which they exist and which seeks to involve majority of the people as closely as possible in this enterprise, making them masters of their own destiny’. (Wang and Dissenayake, 1984, pp 80-169)

The salient features of the Participatory Development Process include people at the grassroots use intermediate and appropriate technology which is more labor efficient and cost effective and ensures equity in the distribution of benefits. *Communication is integral in the process*
and is more interpersonal and group in nature -- a dynamic transactional and dialogical process. It is both horizontal and vertical in nature. This was referred to as Multiplicity Paradigm by Jan Servaes (2008) --“an alternative development strategy based on needs, local self reliance, ecology and structural transformation to enable self management.” (Servaes, 2008, pp.163-165). Thus Mody(1991) remarked “the central idea of the multiplicity framework is that there is no universal development model; it is a process that will differ from society to society. Development is a relative term.” (Mody, 1991, p.20)

Oshima in his opening remark at the Conference on Communication for Development at the East West Centre, Honolulu described the requirements of the new development strategy. He said, “In sum, the role of mass communication is greatly enhanced in a labor intensive society because more people with less education in remote regions must be reached than a capital intensive strategy. Labor must be reeducated and man power training reoriented. Technology of the intermediate type must be discovered. Diffused saving in small bits must be collected from the masses of producers throughout the nation instead of in a lump sum from the top income groups. New institutions and organizations in the rural areas must be established, while the old values must be modified and new values promoted. The key problem of the new strategy is implementation, so that its success may depend very much on the ability of the mass media to inform, persuade and educate. Mass communication may turn out to be the most important medium of education whether formal or informal, although it was not the case in the capital intensive growth of western nations.” (Oshima, 1975, p.5)

In the mean while a lot of projects in developing countries across the globe were experimented and implemented putting into practice the concept of development communication. A number of research based articles were also published in the area. Jo Ellen Fair studied 224 studies of communication and development for her PhD thesis titled ‘29 Years
of Theory and Research on Media and Development: The Dominant Paradigm Impact’ (1958-1986) which was summarized in the journal Gazette (1989). This was the first metaresearch on development communication which found models predicting either powerful effects or limited effects of mass media.

The second meta research on development communication, titled ‘Continuities and Discontinuities in Communication and Development Research since 1958’, was conducted by Fair and Shah (1997) which studied 140 studies of development communication published between 1987 and 1996. This study noted that use of new technologies including new media to implement projects have come under scrutiny. The growing complexities were also highlighted which lead to conceptualization of development communication based on alternative theoretical approaches. Fair and Shah remarked that participatory, emancipatory and action research approach fall within the post-modern genre that do not view industrialization and sophisticated technology as central to development. It may thus be mentioned that ‘development campaigns based on modernization models sometimes did contribute to economic growth and agricultural productivity, the distribution of these benefits were concentrated in the hands of the elites – a pattern precisely opposite to that predicted by the original models of modernization theory’ (Rostow 1960).

In a review of Development Communication studies made by Kim (2005) entitled Inquiry in Intercultural and Development Communication, she mentions a neo-modernization approach to development communication that focuses on high end capital intensive technology and industrialization as the basis for national development. Kim in her paper observed the universal prevalence of modern technology for information delivery, emergence of new issues like AIDS and gender inequity and observed that influence of modernization theory may have endured and some scholars may have sounded its death knell rather prematurely.
Technological innovations have resulted in the expansion of the World Wide Web. Although a number of gaps remain a large number of people today have access to mobile telephony, satellite communication and computers. How the use of modern technology impacted development communication is a matter of inquiry.

Shah conducted a Third Meta Research of Development Studies (1997-2006) following Fair and Shah (1997). The study focused on media’s role in national development and examined how mass media and new media in developing countries affected people’s attitude behavior and knowledge. The Production of Modernization: Daniel Lerner, Mass Media, and The Passing of Traditional Society (2011) is an important contribution of Shah in this genre.

Melkote and Steeves in their book, Communication for Development in the Third World (2001) critiqued the power of dominant knowledge systems and truth claims of modernism. They encompassed contributions from post modernism, feminism, the environmental discourse and post-colonial studies in their new participatory approach.

Since its inception UNESCO has been playing a leading role in Developing Communication capacity building of Developing Countries through its flagship program - International Program for the Development of Communication (IPDC). It is an Inter-governmental Council, enjoying some autonomy from UNESCO, the umbrella organization. Its primary feature constitutes a special account facility which funds communication process in the Third World. IPDC has mobilized some US $100 million for over 1500 projects in 140 developing countries. The broad fields it has covered includes promotion of media independence and pluralism, development of community media, radio and television organizations, modernization of national news agencies and training of media professionals. It also conducts training programs to counter hate speech in media and social media, promoting cross cultural
and cross religious dialogue among journalists, conducting media assessments and research based on UNESCO’s ‘Media Development Indicators’, ‘Gender Sensitive Indicators’, and ‘Journalist Safety Indicators’. It also runs programs for capacity building of journalists and media managers and improving journalism education as per the UNESCO Journalism Model Curriculum.(en.unesco.org/program/ipdc)

The literature review on Development Communication will be closed by mentioning Servaes J. (ed) Communication for Development and Social Change (2008), a UNESCO publication. This volume, on its backcover while underlining the theme of the book says that it follows “the two way horizontal model and increasingly makes use of many-to-many forms of communication to facilitate the understanding of people’s perceptions, priorities and knowledge with its tools, techniques, media and methods…the authors argue that structural and sustainable change necessitates the redistribution of power and communication is an essential element of every development and social change project…it is demonstrated with perceptive insights and vivid examples to prove that the field of communication for development and social change is indeed vibrant.”

2.2 Self-Help Groups and Micro Credit

A number of studies on the question of Women Empowerment through Micro Finance and Self Help Groups have been conducted since long. The present research is intended to study the role of communication in the proper management and sustenance of SHGs that has been set up under the aegis of the Swarnajayanti Gram SwarozgarYojna-National Rural Livelihood Mission. A brief review of literature related to the study has been attempted here both from the theoretical and participatory perspective.
The Report of the Working Group on Rural Poverty Alleviation Programs (2001) Planning Commission for the 10th five year plan (2002-2007) set up by the Planning Commission is an important document which critically analyses the ongoing Central Government sponsored programs in the area. It spelled out strategies that may be followed in the 10th Five-Year plan and beyond for tackling and mitigating rural poverty.

In Mira Seth’s ‘Women and Development the Indian Experience’ (2001) an extensive discussion on policy and planning of the Government of India’s women related development schemes have been made. The author is critical as she finds serious lack of effort by the bureaucracy in particular. She pointed out economic empowerment leads to greater political empowerment where education leading to employment plays a critical role.

Tahader Katha – Koyekti SwonirbhorDolerKahini(Stories of Some Self Help Groups) (2003) published by the State Institute of Panchayat and Rural Development, West Bengal highlights some success stories of the SHG movement in the state of West Bengal through case studies. Case Study method is extensively used for training during workshops of different stakeholders of the SHG movement at the Institute (SIPRD).

Strategic Communication for Development Projects(2003)-A World Bank Publication for use of team leaders as a tool kit. This book elaborately discusses the process of designing communication strategies to implement development projects where the banking sector plays a critical role.

N Banerjee and J Sen ‘Swarnajayanti Gram SwarojgarYojna: A Budgetary Policy in Working (2003)--- this work presents details of the scheme SGSY and analyses the way it functions in West Bengal, looking at reasons with the help of remarkable success stories. The book
recommends the need for a lot more publicity to create awareness with special emphasis on visual media.


N Kabir in the article, ‘Is Microfinance a Magic Bullet – for Women Empowerment? Analysis of Findings from South Asia’ (2005) cautions policy makers not to treat microfinance as the ‘magic bullet’ to empower women. It is a safety net and not a ladder to climb out of poverty. The success of MFOs (Micro Finance Organizations) often makes government and populist parties seek to capitalize on the idea of Self-Help Groups for their own instrumental purposes. The paper examines the impact of micro finance with respect to poverty reduction. It also enquires whether access to financial services helps poor women address their practical daily needs, as well as their strategic gender needs and whether the approach taken make a difference to these outcomes.

Manav Sen in his book ‘Study of Self Help Groups and Micro Finance in West Bengal’ (2005) summarizes a survey research conducted by SIPRD with the assistance of CARE-India on SHGs. The study gives extensive recommendations regarding capacity building, institutional mechanism needed, policy gap and how to set up a regulatory framework for the SHG.

T. Jakimov and P Kilby in the article, ‘Empowering Women: A critique of the blueprints for Self- Help Groups in India’ (2006) points out the drawbacks of the ‘top-down’ policy followed to implement Self Help Groups or SHG principles stating the need for a ‘bottom-
up’ though the latter may not be considered as a solution to remove constraints that stand in the way of realizing the goals of the SHG. The perceived success of SHG program has encouraged the widespread application in India of the concept of empowerment of women. The success is often assumed than proven.

B Suguna and Sandhya Rani ‘Women’s Empowerment and Self Help Groups: An Overview of Strategies and Initiatives’ in KK Mishra and J Huber Lowry (eds) ‘Recent Studies on Indian Women’ (2007). The article introduces the concept of environment, emergence of Self Help Groups in India and the correlation between the two. Empowerment viewed as redistribution of power that challenges patriarchal ideology and dominance making way for women to make independent choices and decision making. Four forms of power plays an active role in making the process of empowerment successful; namely: power over, power to, power with and power from within. The emergence of the concept of SHG globally has been traced in this article between feminism and the concept of popular education developed in Latin America in the 1970s. The article states the need to give priority to women’s issues in the country’s developmental agenda and the need of women’s empowerment for the development of the nation. ‘The Report of the Committee on the Status of Women in India’ (1974) lead to the preparation of National Perspective Plan for Women 1988-2000. The appointment of the National Commission for Women (NCW) in 1992 and establishment of RashtriyaMahilaKosh (RMK) in 1993 are part of overall strategy.

In NaliniRajan (ed) 21st Century Journalism in India (2007) K Kalpana’s (Part II Chapter X) article entitled ‘Exposing the Media Spiel on Rural Women’ states that while mass media in general celebrates the SHG and its small success it also obfuscates as much as it reveals and
conveys partial truths. She points out SHGs may end up increasing without concomitantly enhancing the monetary returns through women’s labor. She highlights that much of women’s labor in the household, in agriculture and the informal sector remains invisible, devalued, under-accounted and grossly underpaid.

Amit Kundu in his article entitled ‘Impact of SGRY Scheme on Self Help Members of West Bengal’ (2008) reports that SGSY is helping the rural poor reduce their poverty but still fails to reduce their vulnerability. This has helped reduce the predominance of professional money lenders in the village economy and on the other side helped the SHG members to enhance empowerment within their own family and the community they reside.

Planning Commission conducted study gave a report entitled, ‘A report on the Success and Failure of SHG in India- Impediments and Paradigm of Success’ (2008) The study conducted in 5 states of India employed a combination of qualitative and quantitative methods to arrive at their conclusions. The report recommended decentralization of the scheme and to provide more publicity among the beneficiaries. They suggested the extensive use of all forms of media, particular of the visual media.

State Institute of Rural Development (SIRD) Assam publication, ‘Management of Self Help Groups’ (2011) highlights the concept, objectives and various management techniques of Self- Help Groups. It focuses on trainee centered methods and media and facilitate members to learn more about group dynamics.
Narayanswamy, Samanta and Gowda authored ‘Self Help Groups, Key to Empowerment of Rural Woman’ (2011) highlights the SHG movement in the southern state of Karnataka which has gained recognition and has been accepted as one of the new paradigms for combating poverty through socio economic development of the poor, with special emphasis on social mobility and livelihood security.

Kiran Prasad (ed) ‘Communications and Empowerment of Women, Strategies and Policy Insights for India (2011) is a book that addresses the interrelationship between communication strategies and women empowerment from an interdisciplinary perspective. It presents many successful case studies of women empowerment achieved through centre and state sponsored development schemes and what role communication plays in this regard.

D Pulla Rao (ed) ‘Inclusive Growth. Issues and Measures’ (2012) is a book which is an outcome of a national seminar entitled ‘Inclusive Growth and Social Tensions’. This book has a number of articles criss-crossing different disciplines providing a holistic view on the concept of inclusive growth. The book highlights a number of case studies regarding the developmental strategies undertaken for the poor in general and women in particular.

C. Ghosh and T. Banerjee (2012) in the chapter entitled ‘What factors play a role in empowering women? A Study of SHG Members from India.’ in the journal ‘Gender, Technology and Development.’ The article is based on survey conducted in North 24- Parganas district of West Bengal in two phases. The dynamics of employment influencing SHG members under SGSY programs have been highlighted. Empowerment of
women through awareness building is essential but training helps members to be self dependent and financially self supporting.

SumanKalyanChaudhury (ed) books 1) ‘Empowering Women Through Micro Finance’ (2012) and 2) ‘Rural Micro Finance and Micro Enterprises’ (2012) provide a broad overview of the topic through a collection of essays giving a holistic idea of micro finance in India. The well researched articles actively capture the complexities of the continuously evolving Micro Finance Sector in India and suggest a road map for the future.

Dr. Shankar Chatterjee authored, ‘Impact of Federations in Economic Improvement of SHG Members: A Study Across Two States of India’ (2013) studied in detail the federation system of two districts of Howrah and Krishnagiri in the states of West Bengal and Tamil Nadu respectively. It throws light on the types of Federations promoted by two different organizations MYRADA and West Bengal Government which took a leadership role for forming and nurturing of the SHGs. The objective of the study was to get an idea about the levels of living, income of the SHG members after the organization.

Government of Haryana conducted ‘Evaluation Study of SGSY’ (2012) provides good insight into how cooperation and coordination between the DRDC, Block Committee and NGOs are necessary to fine tune the functioning of the SHG to bring about the required financial and all round improvement of the SHG members.

J.R. Raiyani in his article “Micro Finance: Poverty Alleviation, Micro Finance and SHGs in India” (2012) discusses the current overriding emphasis on Micro Finance in rural finance discourse and how it has become the new magic wand to fight poverty. The paper discusses the factors and the theoretical position associated with the evolution of Micro Finance and how it is
beneficial for both the Micro Finance Institutions and its clients. The paper makes an impact assessment in the Indian context and it argues that mainstreaming of impact assessment is necessary for evaluation of programs associated with micro finance and its role in realising Millennium Development Goals.

A. Tejaswini and S. Veerabhadraiah (1996) in their research highlighted the difficulties rural women faced in pursuing projects under the DWCRA Scheme. The studies reveal that women faced difficulties in getting an economically sustainable price for their produce, shortage of proper marketing facilities, lack of common workplace, loan money not being released on time and lack of training facilities.

Singh S. (1997) revealed in his study on DWCRA Beneficiaries that a vast majority of respondents i.e. 92 percent had no participation in social organisations and had low level of mass media exposure. 62 percent of respondents had income less than Rs. 1500 whereas 72 percent of respondents belong to landless families. The study also reveal that 57 percent of the respondents belong to the age group 35-50 years, 57 percent had low family educational background and 54 percent were illiterate. 53 percent had large family size. The study reveals the socio-economic condition of women who then were beneficiaries of the DWCRA Scheme.

S. Borbora and R. Mohanta (2001) studied the impact of micro finance on SHGs analyse the Rashtriya Gramin Vikas Nidhi of Assam. The SHG members here belong to economically challenged families and were of the age group of 19 to 50 years. The study revealed that 91 percent of loans were successfully repaid and the program was expanded to a large number of SHGs. The savings of the Swarojgaris also increased as it was able to set up micro enterprises with the loan they availed.
Sandhya Jain in her study entitled, “Empowerment of women through NGOs – The SEWA Bank Experience” (2000) reflects that NGOs play a critical role in the financial security of women. It can help them by acting as a catalyst by providing skill development training and doing liaison with financial institutions, helping SHGs to get loans and other facilities necessary to set up micro enterprises. In the paper, the role of NGOs in facilitating group formation, trade selection, resource mobilisation and record maintenance was discussed. Special focus was given of the role of SEWA Bank in this area where the institution has made immense contribution to mobilise hundreds of women into self help groups thereby harnessing their collective strength leading to economic well being and empowerment.

R. Ghosh (2005) in her research article does a study on the growth and evolution of the microfinance industry in India which if managed judiciously may act as a potent tool to alleviate poverty in rural India. However, the paper raises some pertinent questions too. It notes that although microfinance has been able to provide service in areas where institutional finance has failed to reach, the outreach has been pretty small to provide a visible economic succour to the economically challenged. The paper states that the microfinance industry is fledgling and is in need of an all round support to maintain the outreach in a sustainable manner.

N. Sengupta and R. Goetz (2007) reports from a study conducted in Bangladesh that for many Bangladeshi women micro credit has been of immense benefit. However, the report reveals that the use of the loan availed has always not been according to the felt need or will of the women in whose name the loan amount has been drawn. Often, the loan money has been forcefully appropriated by members of the family and has been put to other uses. This phenomenon is widespread and women have been burdened with the risk and uncertainty of repayment.
K. Basu and K. Jindalin their edited volume “Micro Finance: Emerging Challenges” (2000), makes a study of the micro finance industry globally and highlights the varied nature of challenges this sector faces across the world. Key banks whose experiences have been highlighted in the book include that of Gramin Bank of Bangladesh and Bank Rakyat of Indonesia. The book analyses how Indian mainstream banking industry had often failed to grasp the benefits of micro finance and at times have proved to be an impediment to the growth of this sector in India. The book also highlights the different genuine and innovative efforts that has been made across the globe by stakeholders including NGOs, banks, MFIs and SHGs themselves.

K. G. Karmakar edited book “Micro Finance in India” (2008) is divided into six parts. The first part deals with the financial spectrum of India and lists the different institutions and the market scenario in which these institutions operate. It also suggests ways and means to improve the performance of the rural finance sector. The second part of the book deals with the emergence of micro finance institutions and the problems and prospects associated with these institutions. It also discusses how MFIs have been linked with banks to make them viable. The third section of the book specifically focuses on the SHG-Bank Linkage program in India and the special role the National Bank for Agriculture and Rural Development (NABARD) has played in it. It also discusses the challenges being faced by the SHG Federation. Section four of the book discusses with examples some important micro finance institutions models from across the nation. Programs implemented by MYRADA and DHAN Foundation have been elucidated here. The fifth deals with successful models of the banking sector whereas the sixth section deals with new attempts which are innovative in nature in the credit delivery system. This book is an important contribution in the pool of available
literature as it gives a clear view of the issues related to the subject and the role each of the stakeholders play in the process.

M. Mahindra in his study entitled ‘A Report on Woman Self Help Group in Kerala State, India: A Public Health Perspective’ (2003) draws a connection between poverty and health. The study focuses on Self Help Groups supported by RASTA and Kudumbashree in Wayanad and Kottathara Panchayats and examines the question as to whether Self- Help Groups can be health producers. The study focused on two main aspects of micro credit scheme – the ability of the scheme to reduce income poverty which has an impact on female empowerment. There are other benefits too – and in this paper it is suggested that these schemes may play a role in health production. Being SHG Members, the paper argues that, increases female autonomy at individual level and social solidarity at group level. The paper states that while evaluating a poverty alleviation intervention in terms of health and social justice, the roles of and need for uniting poverty and health dimensions in development need to be tested. The study endorses the hypothesis that women SHGs aid in the production of health at various levels – individual, household, community.

NABARD Annual Reports (2011-12, 2012-13, 2013-14) were scrutinized to get information about the developments and projects of NABARD as the apex body spearheading the SHG movement and acting as the pivot of the SHG-BLP program across the country. The annual reports document the studies initiated by NABARD includes Livelihood Mapping Studies for SHG members, pilot projects and training- cum- exposure programs.
The researcher also went through a number of reports and publications published by UNDP, FAO, World Bank, UNICEF and other multilateral agencies which highlighted the global effort to eradicate poverty and bring about gender equality and empowerment of women.

A number of journals including Economic and Political Weekly (EPW), Yojana and Kurukshetra were scanned for articles related to Development Communication, Women Empowerment and Self Help Groups. Newspaper articles were also scanned for the same purpose.
Chapter 3

Research Methodology

3.1 Introduction

To conduct any inquiry leading to a meaningful conclusion, a proper Research Design is necessary. The primary constituents of a Research Design are the decisions a researcher has to make regarding what has been summarised in news reporting terminology as ‘5Ws and 1H’ i.e. Why, Where, When, What, Which and How to conduct the inquiry. This helps the researcher to design the research questions, decide on the operational implications to the final analysis of the accrued data.

The basic elements of any research design must include:-

i) A clear statement concerning a research problem.

ii) The locale of the study

iii) The population to be studied

iv) The key instruments to be used for the collection of data, both primary and secondary.

v) The methods to be used in processing and analysing the data

The research design refers to the overall strategy that the researcher chooses to integrate the different components of the study in a coherent and logical way, thereby, ensuring that the research problem is effectively addressed; it constitutes the blueprint for the collection, measurement, and analysis of data. The function of a research design is to ensure that the evidence obtained enables the researcher to effectively address the research problem logically and as unambiguously as possible. In social sciences research, obtaining information relevant
to the research problem generally entails specifying the type of evidence needed to test a theory, to evaluate a program, or to accurately describe and assess meaning related to an observable phenomenon. (De Vaus, 2001).

3.2 Statement of the Problem

Communication is an important ingredient of the management function which plays a vital role in the formation, growth and sustenance of any organisation. It is more so for Self Help Groups whose dependence on other stakeholders like government machinery, bankers and NGOs to attain criticality has been found in many research studies. (SIRD, Assam)

SSGY of Government of India, targeting the economic and social upliftment of the rural poor in India, especially women, operational since 1999, underwent a review and was reintroduced as National Rural Livelihood Mission (NRLM) in 2011 with a number of major alterations. Use of better communication strategies which includes the use of new media to solve banking and marketing related problems and online skill development training is part of this new strategy. Proper communication strategy is essential to popularise and implement any scheme. An appropriate feedback mechanism must be also in place to receive necessary information from the stakeholders to take corrective measures as and when necessary. A large body of research work exists, which uses an ‘after effect design methodology’ and also ‘ex-post facto research design’ to study the empowerment of women on joining Self-Help Group. (Cohen, L., Manio, L., Morrison, K., 2000) The major finding in such studies is that, Self Help Groups have often failed to reach breakeven point primarily due to three factors (Usharani and Natchimuthu, 2010)----

i) Lack of hand holding support for SHGs at formative stages.

ii) Lack of Credit from Banks and other Financial Institutions.
iii) Lack of proper marketing facilities of their products and services due to lack of appropriate sales promotion, market analysis, advertising etc.

For these problems to end, a proper communication strategy can play a vital role. This research work intends to make a survey analysis at the grassroot level and suggest ways and means to overcome these short comings. It also intends to provide a viable alternative communication strategy to inject vibrancy into the SHG’s functioning under the SGSY-NRLM scheme.

3.3.1 Locale of the Study

West Bengal is the fourth largest state in India in terms of population and 14th in terms of size. It is historically one of the important states of India which has a large number of functioning Self Help Groups. This is primarily because of the success of the three-tier Panchayati Raj System under the aegis of which such programs like SGSY – NRLM are implemented. West Bengal has 20 districts as on 01.04.2015 namely – Darjeeling, Kalimpong, Jalpaiguri, Alipurduar, Cooch Behar, North Dinajpur, South Dinajpur, Malda, Murshidabad, Purulia, Bankura, Bardwan, Howrah, East Medinipur, West Medinipur, North 24 Parganas, South 24 Parganas, Birbhum and Hoogly.

West Bengal is divided into 5 Administrative Zones – Jalpaiguri, Malda, Burdwan, Presidency and Medinipur. The first two zones constitute North Bengal and the last three zones constitute South Bengal. For operational reasons, manpower and time constraints this study has been confined to the southern districts of Bengal. Among these districts Howrah has the least number of SHGs and Nadia the highest as per WBSRLM Data. These two districts have been purposely chosen for the present study on the basis of highest and least number of SHGs.
Figure 1: MAP OF WEST BENGAL SHOWING DISTRICT BOUNDARIES
3.3.2 Introduction to Howrah District

Figure 2: MAP OF HOWRAH DISTRICT WITH BLOCK BOUNDARIES
Howrah, the smallest in size of the 20 districts of West Bengal is a story of contrast. The western part of the district is rural and agrarian in nature, on the other hand the eastern part is highly industrialised and has adequate connectivity via NH 2 and NH 6 and also via the river Hoogly. It is reflected in the 2011 population census which shows 50 percent of its population resides in rural areas. There are 14 community development blocks/ Panchayat Samities and 157 Gram Panchayats. Howrah city which is much older than Kolkata is linked to the later by the busiest bridge over the Ganga River known as the RabindraSetu. The industries of Howrah are concentrated in Dasnagar, Liluah, Bally, Jagacha and Andul over a mere 50 Sq. Km area of the total 1467 Sq.Km of the district. However, of late, industries have also come up in Uluberia block of the district. From among the 14 community development blocks of Howrah district, the Bally Jagachha block which is periurban in nature has been randomly selected for our study. Bally Jagachha has 8 Gram Panchayats with 318 active Self-Help Groups in 2014-2015 with an average of 12 members each.

(Source: howrah.gov.in /Block Development Office,Bally Jagachha)
3.3.3 Introduction to Nadia District

Figure 3: Map of Nadia District with block boundaries.
The District of Nadia which shares international border with Bangladesh has its headquarters in Krishnanagar. Krishnanagar is 110 KMs from Kolkata, the state capital, and is well connected by road and railways. It has 17 Community Development Blocks/Panchayat Samities and 187 Gram Panchayats. The district of Nadia is characterised by Gangetic alluvium soil and rich in rice production. However proportion of landless labourers constitutes a very large proportion around 27 percent work force and marginal farmers constitute around 8 percent. The Santipur Community Development Block has been randomly selected from the 17 blocks of the district for the study. Agriculture, artisan community, internationally famous textile cluster in which a large portion of the population is engaged in the production of textile and related material constitutes the principal occupation of the people of the block.

Additionally Santipur is an Intensive Block i.e. pilot projects are introduced here first in the district.

Santipur block had 950 active SHGs spread in 10 Gram Panchayats with an average of 12 members each as on 2014-2015.
(Source : nadia.gov.in /Block Office,Santipur)

3.4 Socio- Demographic Profile of Bally Jagachha Community Development Block

Bally Jagachha Community Development Block is an administrative division of the Howrah Sadar subdivision of Howrah district in the state of West Bengal. Liluah and Nischinda Police Stations serve this block. Headquarters of this block is at Ghoshpara. Bally, Chakapara, Chamrail, Eskara, Khalia and Jaghadishpur are the urban areas of this block. Bally Jagachha Community Development Block has an area of 72.05 Sq.Km. The block has 8 Gram Panchayats – Under Liluah Police Station 1. Chakpara- Anandanagar 2. Champarail

As per 2011 Census Bally Jagachha Block had a total population of 2,09,504 out of which 1,07,926 were males and 1,01,578 were females. The Schedule Caste population of the Block was 30,615 and Schedule Tribe Population of the Block is 1,823. As per 2011 census Bally Jagachha Block had total literacy of 7.75% for the 6+ age group. (Source: Block Development Office, Bally Jagachha, Census Report 2011).

3.5 Socio-Demographic Profile of Santipur Community Development Block

Santipur is a Community Development Block that forms an administrative division in Ranaghat subdivision of Nadia District in the state of West Bengal. Santipur Police Station serves this block. Headquarters of this block is at Fulia colony. It is located 21 KMs from Krishnanagar, the district headquarters. Santipur Community Development Block has a total area of 178.98 Sq.Km. There are 10 Gram Panchayat in Santipur Block – Arbandi I, Arbandi II, Babla, Baganchra, Ghoralia I, Ghoralia II, Fulia township, Gayeshpur, Haripur and Nabla. As per 2011 census Santipur Community Development Block had a total population of 2,41,080 out of which 1,24,400 were males and 1,16,680 females. Scheduled Caste 99,539 and Scheduled Tribe 3,189. Literacy rate of the block was 73.01 percent as per 2011 census.


3.6 Research Design
The study is empirical in nature and involves collection of data from both primary and secondary sources. The primary sources of data collection are---

3.6.1 Field Survey

Field survey has been conducted on the basis of multi-stagerandom samplingmethod. The survey has been conducted using two survey instruments/ schedules to elicit information from Swarojgaries-

i) A Rural Household Questionnaire to gather information regarding the socio-economic conditions; and

ii) Communication and Mass Media Habits Related Questionnaire. The data on communication and media usage will be useful in understanding the communication infrastructure available and the media habits of the target group.

These questionnaires primarily consist of short close-ended questions. An instruction sheet with comments, where ever necessary was annexed for further clarification of the questions if and when so required.

Pre-testing of the questionnaire was done and it passed through various drafts to evaluate the comprehensibility, relevancy and competency of the questions being asked.

A pilot survey of 25 respondents was conducted in Bally Jagachha Block to validate the questionnaires / schedules before the actual survey. The survey schedules were presented in Bengali to the respondents.

The survey was conducted in between April 2015 –March 2016.
3.6.2 Focus Group Discussions

Focus Group Discussion offer means of obtaining in-depth information on a given specific topic through a discussion group. The underline premise is that people who share common experiences, problems, concern are willing to reveal them in a group setting. Here a setting is provided where participants are stimulated to talk with each other on the chosen topic under the guidance of the moderator. For SHGs operating under the SGSY-NRLM scheme regular group meetings and keeping their records are mandatory. The researcher attended few such meetings to understand the functioning and modus-operandi of the Self-Help Groups.

3.6.3 Unstructured Interviews

Unstructured interviews were conducted of different stake holders including –

i) DRDC/DMMU/BMMU officials
ii) Lead Bank Managers
iii) Community Service Providers
iv) NGO personnel

Stakeholders play vital role in the functioning of SHGs and provide critical input at various stages. DRDC officials play a critical role in the implementation of the SGSY-NRLM scheme by approving micro enterprises and releasing initial revolving fund. DRDC currently known as DMMU is also the nodal office of the program in the district which does the overall supervision. BMMU staff helps implement the program at the ground level. The lead bank managers act as apex officers who provide credit to the SHGs by establishing the linkage between the bank and the recipients. The Community Service Providers who operate at the block level provide the hand holding support at the various stages of group formation to the operationalization of the micro enterprise. They play a key role in arranging to provide skill
development of the swarojgaries. The NGO Office Bearers provide skill development training and critical marketing inputs which play a lead role in strengthening the SHG movement. Informal discussions with SHG members, family members, SHG facilitators, social workers, employees of NGOs, government officers, NABARD Regional Officers, bank officials proved extremely helpful in understanding and analysing the situation.

3.7 Sampling Technique

The study is empirical in nature and involves both qualitative and quantitative methods. It uses a multi-stage random sampling technique for selection of the Study Area, Self Help Groups and subsequently the Swarojgaries who form the respondents for the survey meant to collect the primary data.

The following steps were involved in preparation of the sample:

i) West Bengal had 20 districts as on 31.03.2015.

ii) The districts are divided into 5 administrative zones namely- Jalpaiguri, Malda, Burdwan, Presidency and Medinipur.

iii) Jalpaiguri and Malda constitute North Bengal and Burdwan, Presidency and Medinipur constitutes South Bengal.

iv) For operational reasons and paucity of manpower, resources and time only districts of South Bengal were chosen for the study.

v) Among the South Bengal districts as per records of NRLM State Level Database as on 31.03.2015 Nadia District had the highest number of active Self Help Groups and Howrah had the least number. These two districts have been chosen for the study.
vi) **Nadia District** has 17 Community Development Blocks. One Block was randomly selected for the study – the **Santipur Community Development Block**.

**Howrah District** has 14 Community Development Blocks. From among these one block was randomly selected for the study – the **Bally Jagachha Community Development Block**.

vii) As per record provided by the Block Office as on 31.03.2015 Santipur Block had 950 Self Help Groups spread across 10 Gram Panchayats. Similarly Bally Jagachha Block had 318 Self Help Groups spread across 8 Gram Panchayats as on 31.03.2015.

viii) From the above list of SHGs only those which have completed 2 years of existence and have been credit linked with the banks and has begun livelihood activities were weaned out for the study. The number of such SHGs in Santipur Block was 605 and Bally Jagachha Block was 198.

ix) One Swarojgory each from the above selected SHGs were randomly selected for the study. Analysis of the respondents profile revealed that 74% of the chosen respondents were ordinary SHG members and 26% group leaders(president, secretary, treasurer). This will help ensure reliability of the feedback process.

x) Therefore the total sample size comes to: 
Santipur (605)+ Bally Jagachha (198) = 803 (n). The two interview schedules were served to this sample for deriving the primary data.

This is a baseline survey. Hence there is no need of control groups and variables.
3.8 Sources of Secondary Data

In spite of the fact that the result of the research depends on a sizable extent on the data collected from primary sources, the secondary sources are also necessary to understand the concepts, definition and background of micro credit and the SGSY- NRLM scheme which help in complementing and supplementing the understanding derived from the primary sources.

The following has been the sources of the secondary information for the study ---

i. Planning Commission Documents.


iii. Documents published by National Bank for Agriculture and Rural Development (NABARD), Reserve Bank of India (RBI), Lead Banks of Districts.

iv. Documents published by the Department of Panchayat and Rural Development, Government of West Bengal.

v. Documents of District Rural Development Cell, Howrah and Nadia Districts.

vi. Information received from Community Development Block Offices of Bally Jagachha and Santipur.

vii. Books and Journals of the library of State Institute of Panchayat and Rural Development, Kalyani and Other libraries.


x. Information available on the internet.
3.9 Tools used for Analysis of Data

On completion of the survey work, the data was carefully scrutinised and results tabulated on computer to show how the sample responded to each question. Simple mathematical tools like percentage etc were accounted for interpreting the data and drawing meaningful conclusions.

A midterm appraisal of the SGSY scheme revealed that the scheme had a number of shortcomings. Hence the Radhakrishna Committee was appointed to suggest ways and means to improve its functioning. A remodelled SGSY rechristened as NRLM was put in place. The new scheme to meet its desired objective introduced a series of measures many of which had an information/communication and IT angle.

This research undertakes a baseline survey to elicit information regarding the socio-economic status, media/communication related habits and trainings undertaken by Swarojgars. Baseline surveys are significant in the sense that it enables the researcher create a database providing one with several research options. It allows also to create a benchmark for future enquiry into the focused areas which require immediate governmental action.
Chapter 4

FINDINGS OF THE STUDY

4.1 Decentralisation, Panchayati Raj and Other Reforms

Worldwide concerns for increasing rate of mass poverty, especially in the rural areas of developing countries are being witnessed. This concern aggravated as economic data revealed that in spite of reasonable aggregate growth, nagging poverty continued to plague many countries of Asia and Africa including India. (Human Development Report, 2015)

As a corrective measure a number of interventions were made to ensure people’s participation in development planning at the grassroots level. After a prolonged period of deliberations and experiments the 73rd amendment to the Indian Constitution took place in 1992 which gave PanchayatiRaj Institutions a strong legal foundation and thus local bodies became strong enough to implement schemes in a phased and planned manner to gradually decrease the rate of poverty in India. (Singh, 1997)

The BalwantRai Mehta Committee, 1957 appointed during the 2nd five-year plan recommended that the government must give i) priorities to programs of economic development and ii) set up a three tier-system of local government to undertake developmental work within the area that falls under its jurisdiction. (Mishra, 1981)

To consider the recommendations of the Mehta Committee a meeting of the National Development Council was held and it was decided that it would be for the respective states to set up Panchayati systems to suit their local conditions based on the principles of democratic decentralization.
The newly formed Panchayati Raj Institutions gave a fillip to the emergence of local leadership and a spurt in development in the villages. On the other hand political leadership at the state level in many parts of India began to feel threatened by this devolution of power. The bureaucracy and local vested interests also did not see kindly to the rise of local leadership as they benefitted more in the maintenance of status quo at the village level. The people of the village too were not educated enough to understand the implications and benefits of decentralization. Thus PRIs saw a steady decline all over the country by the middle of the 70s.

The change in Government at the Centre that occurred in 1977 gave a fresh impetus to Panchayati Raj. The Ashok Mehta Committee (1977) was set up to recommend suggestions which submitted its report to the government. The Chief Ministers’ Conference 1977 and the Hanumantha Rao Committee 1982 also happened. Much of the recommendations of the Ahok Mehta Committee were rejected by the Chief Ministers who were not in favour of a constitutional amendment for Panchayati Raj at that point of time (Wadhwan and Mishra, 1996).

In 1986, the Government set up a committee under the chairmanship of the noted constitutional expert Dr S L M Singhvi to look into the issue of local self-government. The committee headed by DrSinghvi stated that Panchayati Raj Institutions be given a constitutional mandate and free and fair elections be held for the latter on a regular basis. It was in December1992, the 73rd constitution amendment bill was passed by Parliament and put to effect from 24 April 1993, which paved the way for setting up of mandatory Panchayati Raj institutions across the country with full strength and vigour. Thus, the process of decentralization and devolution of power at the grassroots level began and renewed effort for poverty eradication and rural development was witnessed at all levels of the government.
4.2 Government Plans for Poverty Eradication and Rural Development

One has to look back almost 80 years to see that initiatives for poverty reduction and rural development were taken up in India even before independence, some such pioneering projects included – Rabindranath Tagore’s Sriniketan Project (1921); Marthandam Project of Spencer Hatch (1921); F.L. Braynes Gurgaon Project (1922); The Baroda Project of V.T. Krishnamachari (1932); Sevagram Project of Mahatma Gandhi (1936).

Immediately after independence the Etawah Project of Albert Mayer was taken up in 1948 in Uttar Pradesh. This project germinated the idea for the government’s first poverty eradication program called Community Development Program in 1952. The Bhoodan and Gramdan movements initiated by Mahatma Gandhi’s follower Acharya VinobaBhave in 1951-52 are outstanding examples of non-government efforts for poverty eradication and rural development (Thakur, 2012).

With the initiative of Pandit Jawaharlal Nehru and under the stewardship of P. Mahalanobis, the era of planned development made its beginning in India in 1951. The media was supposed to provide communication support and inform the general masses about the objectives, targets and benefits of the plan. The 2nd Five-Year Plan document stressed on the need to use Indian languages to carry the message of the Plan to each Indian home. It also made allocation of fund and outlined measures to expand planned publicity through the mass media.

Meanwhile two study teams- 1)Study Team on Mass Communication sponsored by the Ford Foundation and 2) Team for the Study of Planned Publicity appointed in 1963 popularly known as the Vidyalankar Committee which made pertinent observations which are relevant even today. The Ford Foundation observed- “India’s development task is so great and her
population so large that only by the most efficient possible program of public information-necessarily emphasising mass communication-can communicators reach people often enough and effectively enough to activate on the needed scale, discussion process and subsequent actions in the cities, towns and villages. … Media strategies would therefore succeed in creating the right kind of climate and environment of development only, within the parameters and constraints, which are associated with the rural population. These strategies, would have to be innovative, realistic, chiselled and shaped and fine tune the aspirations of the people.” (Gupta, 1995, pp.3-4). In the same vein the Vidyalankar Committee remarked that “there can be little doubt of what a healthy mofussil press can do to inculcate high ideals of public services and the sense of dedication for people’s welfare in the making of local self governing institutions.” (Mehta, 2010, p. 10)

Since independence the primary objective of planning has been found to be ‘Growth with Social Justice’ and state intervention was found to be necessary to provide relief to the poor. Estimates provided by Planning Commission in 2012 revealed that a quarter of the world’s poor lived in India. Poverty has been more prominent among the marginalised social groups which include the scheduledcastes, scheduledtribes, other backward classes, women, children and the physically handicapped. More over 80% of India’s poor live in the rural areas.

There has been a steady decline in the number of poor in India through the implementation of planned program of action. The proportion of people living Below Poverty Line (BPL) has come down from 54.8% in 1973-74 to 35.9% in 1993-94 and further to 26% in 1999-2000. As per 2012 estimates of the Planning Commission the BPL population stood at 21.9% which is a staggering 269.3 million people. Out of this 216.5 million live in rural areas and 52.8 million live in urban areas. (Planning Commission) This large scale poverty has an
overburdening effect on the country and its economy as it not only leads to underutilisation of human resources and also affects India’s image globally.

The Community Development Program taken up in 1952 initiated the process of government intervention for poverty elimination at the grassroots level. The concept of Community Development Block as a basic unit for development planning, which continues even today, began with this program. The first five-year program laid a stress on removal of food grain shortage. The primary focus of the Second Five Year Plan was setting up of heavy industries. The Third Plan ushered in the green revolution aimed at augmenting food grain production.

But in spite of all these initiatives the ‘trickle-down effect’ did not happen and a huge mass of people living below poverty line in India continued to be a matter of great concern for all. It was in 1978 the Integrated Rural Development Program became operational in 2300 blocks of the country which was on 2nd October 1980 made operational all over the country. (Saxena; Planning Commission)

A brief description of some of the major poverty alleviation and rural development programs taken up by the Central Government since the 1st 5-year plan till the 12th Plan Period is mentioned briefly: (Saha, 2005; Planning Commission; ICMR 2007)

# Legal Elimination of Bonded Labour

Article 23(1) of the constitution prohibits all forms of forced labour and it provides that any contravention of the said provision shall be an offence. However it has been noticed that many people across the country were forced to work without reasonable wages or no wages at all. This system of bondage implies the infringement of the basic human rights and destruction of the dignity of human labour. Accordingly the government passed The Bonded Labour System Abolition Act 1976 making bonded labour of any form illegal in the country.
This act played a major role restoring the dignity of the poor and underprivileged of our country.

# AntyodayaYojana

Antyodaya Anna Yojana is a scheme for 10 million of the poorest families who are provided 35Kg of rice and wheat at Rs 3 and Rs 2 per Kg respectively. The scheme is implemented through the public distribution system and families identified by the respective states through a BPL survey.

# Small Farmers Development Program

The Farmers’ Development Program targets small and marginal farmers and agricultural labourers. It has been in operation since 1971 in 1818 blocks in the country. The aim is to provide improved agricultural technology and minor irrigation sources and also to initiate subsidiary activities to increase the income of the target group.

# Food for Work Program (April 1977-October 1980)

In April 1977 the central government launched a nationwide Food for Work program to enlarge employment opportunities for rural poor. The aim was to generate additional gainful employment create durable community assets, strengthen rural infrastructure and utilise surplus food grains for development of human resources.

# Integrated Rural Development Program (1978-1999)

IRDP envisaged a direct attack on rural poverty by providing viable income generation assets to the identified target groups, provide them training and supportive infrastructure facility to maintain and manage assets. A number of agencies were simultaneously carrying out the task of providing rural employment. They were replaced by IRDP in the 6th Plan. The basic
strategy was to promote self employment of the poor households so that with the transfer of the productive assets, they may earn income which will help them to cross the poverty line.

# National Rural Employment Program (October 1980- 1989)

In the 6th Five Year Plan the NREP was introduced scrapping the earlier food for work program. It has equal contribution of centre and state government. Additional employment of the order of 300-400 man days per year for the unemployed and underemployed was envisaged under NREP. Besides this the program aimed to create community assets for strengthening of rural infrastructure. This included drinking water wells, community irrigation wells, village tanks, minor irrigation works, rural roads, schools, community buildings meant for women and child development and the panchayat.

Rural Landless Employment Guarantee Program (August1983- April 1989)

The aim of this program was to provide employment opportunities to the landless poor especially during lean agricultural periods. Its aim was to provide at least one member of every landless labour household upto 100 days employment in a year and also to create durable assets for strengthening rural infrastructure. Initiated on 15th August 1983 this program was funded by the central government on a 100 percent basis resources were allocated to the states and the union territories on a prescribed criterion on the basis of 50 percent weightage to number of agricultural labourers, marginal farmers and workers and 50 percent weightage to incidence of poverty. Wages were paid as per the minimum wages act and were required to be paid in the form of subsidised food grains. The program included projects of social forestry, Indira Awas Yojana and Million Wells Scheme.
# TRYSEM Scheme

Training Rural Youth for Self Employment (TRYSEM) is a scheme to train rural youth in skilled jobs for absorption in secondary and tertiary sectors. Launched in 15th August 1979 its objective was to provide technical skills to the rural youth from BPL families between the age group of 18-35 to enable them to take up self employment. On completion of the training, the youngsters are then assisted under the IRDP scheme where they are provided with subsidy and loan for accruing income generating assets.

# Jawahar Rozgar Yojana

By merging the two wage employment programs, NREP and RLEG, JRY was started with effect from 1st April 1989. The main objective of the yojana was to provide employment to the target groups and strengthen the rural economic infrastructure. The primary objective of JRY was generation of gainful employment for the unemployed and underemployed persons of rural India. The secondary targets included the creation of the sustained employment by strengthening the rural infrastructure, creating community and social assets, to produce positive impacts on wage levels and finally to bring about improvement in quality of life in rural areas. Schedule Castes and Scheduled Tribes and freed bonded labourers and women found gainful employment under the scheme.

Swarnajayanti Gram Swarojgar Yojana (1st April 1999-) / National Rural Livelihood Mission (1st April 2012-)

SGSY- NRLM is an initiative to provide sustainable income to the poorest living in india through self-employment by establishment of Self Help Groups. Activity clusters are established and funds are provided by NGOs, banks and financial institutions. It aims at establishing micro enterprises in rural areas.
# Indira Awas Yojana

Indira Awas Yojana now renamed as Pradhan Mantri Gramin Awas Yojana is a social welfare flagship program to provide housing for the rural poor of the country.

# Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS)

MNREGS aims at enhancing the livelihood security of people of rural areas by guarantying 100 days of wage employment in a financial year to a rural house hold whose adult member volunteer to do unskilled manual work. The scheme was launched on February 2, 2006. It began with 200 districts but was made to cover the whole country from 1st April 2008. As stated MNREGA provides guaranteed wage employment through works that create durable assets and strengthen the livelihood resource base of the rural poor. The types of work that are generally included in this scheme are those which focuses on causes of chronic poverty like drought, deforestation and soil erosion.

12th Plan (2012-2017) -- A systematic changed approach in the planning process was put in place in the 12th Plan when the Planning Commission began to integrate and merge schemes based on planned objectives. In order to achieve sustainable development and reduce poverty through the following means --

--------Employment:- Self employment and wage employment under various rural development programs

- Sustainable Livelihood through agriculture:- Multilevel approach to increase investment in agriculture, watershed development and empowerment of women through MKSP;
- Durable Asset:- Focus on MGNREGA to create durable and quality assets;
- Financial Inclusion :- Connect rural people with banking system, post offices and banking correspondents for payments etc;
• Innovative Technology and Best Practices: - Promotion of proven technologies and best practices with multiplier effects;

• Flexi-fund: - Flexi-fund to incentivise better performing state and managing the inequality of the region through better targeting and focus projects on state specific priorities;

• Convergence: - Multilayer convergence with inter and intra ministerial programs.

• Women and Youth: - Focus on major rural development programs on women and skilling of youth;

• Vulnerable section: - Participation of SCs and STs in all major Flagship Programs of Rural Development;

• Information Technology: - electronic Finance Management System (e-FMS) to ensure availability of funds at each level along with effective and time bound payments;

• Transparency: - Electronic Muster and Measurement System (e-MMS) to strengthen monitoring process expediting the payment of wages and removal of duplicity.

The expected outcome would be to achieve sustainable development for rural transformation by setting up micro enterprises and nurture and strengthen the ‘Institutions of Poor’ by setting up micro enterprises thereby achieving women empowerment. The SGSY-NRLM scheme is thus an umbrella scheme which aims to achieve the above mentioned goals set in the 12th Plan period. (www.slideshare.net/plancomindia documents)

4.3 Concept of Micro Finance and Micro Credit

All over the developing world micro finance has emerged as a powerful tool for poverty reduction and rural development. It not only helps to promote the full potential of an individual but also acts as a force of unity as reflected in the concept of community.
Often the terms micro-credit and micro-finance are used interchangeably. The micro credit summit held in Washington DC (1997) defines micro credit as ‘extending small loans to poor people for self-employment projects that generate income, allowing them to care or themselves and their families.’ (Swaminathan, 2007 pp.1171-1175)

Micro finance includes a bundle of financial services of small value such as savings, credit, and insurance designed to serve the needs of the poor. Micro credit defers from other regular credit where not only the credit amount is small and the clientele poor but also credit is provided with ‘co-lateral substitute’ and non-financial services for increasing the productivity of credit (Dasgupta, 2005, p.3). Joint liability credit contract is in most cases the basis of micro finance. If one member fails to repay the loan, other members of the group step in to pay for the defaulter.

The success of the Gramin Bank of Bangladesh attracted attention world-wide as it demonstrated that the formal banking sector may be used to lend credit to the rural poor. (Hussain1988) contended that repayment rate is more than 95% in Gramin Bank.

In India there is criticism for the failure of the rural banks to deliver finance to the poor. This has been due to a combination of factors including high transaction cost, lack of information regarding credit, high financial deficit, and government interventions especially in case of regional rural banks and co-operative banks.

On the other hand the extra ordinary terms of informal finance in India created a vacuum for adoption of new innovative approaches to cater to the financial need of the rural masses. In Bangladesh 65% of poor rural households have access to micro credit. In India the amount is only 5%. Although the footprints of rural branches of nationalized banks have increased over the years, they have failed to live up to the needs and expectations of the rural masses.
The entry of the Government of India in informal group lending began in 1986-87 when NABARD partially funded a research project entitled ‘Savings and Credit Management of Self-Help Group’ undertaken by an NGO named Mysore Resettlement and Development Agency (MYRADA) that the formal banking sector and the rural poor can be bought together for mutual benefit became clear from the findings of this research and similar others in SHGs.

It was in 1991 that NABARD launched a pilot project named ‘SHG Bank- Linkage Program’. It started with 500 SHGs but was later extended to entire country in February 1992. Two decades hence the SHG-BLP continues to be the mainstay of the Indian micro finance scene with 74 lakh SHGs covering over 10 crore house hold saving with the formal banking system with savings balance of over 7000 crore as on March 2011. About 49 lakh of these SHGs have also assessed bank credit and have over Rs.31000 crore as outstanding credit from the banking system. In other words the SHG-BLP has so far been the most preferred and viable model for financial inclusion of the hitherto unreached poor. (Mitra, 2012)

It is a matter of gratification that the initiative being taken up by some- commercial banks like HSBC, ING Vysha, ICICI, Yes Bank, Bandhan Bank, together with private venture capital funds and social venture capitalists- to provide credit to selected projects taken up by some Self Help Groups.

Progress being made in the SHG-Bank Linkage Program in the period 2013-2014, 2014-2015 and 2015-2016 is shown below.
Similarly progress in SHG – Bank Linkage Program in Nadia district upto November 2016 is shown below :-

Source : NABARD (2016)
## NADIA DISTRICT

**SHG-BANK LINKAGE: UPTO NOV 2016**

### MONTHLY DISTRICT LEVEL STATEMENT OF BANK LOAN APPLICATION DISPOSAL & ACHIEVEMENT STATEMENT

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the Bank</th>
<th>Target for 2016-17</th>
<th>Achievement from April to reporting month - Fresh Sanctioned+Renewal</th>
<th>Applications pending with Branch (Fresh +Repeat)</th>
<th>Total No. of applications submitted to the Branch</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No. of SHG</td>
<td>Amount (in Lakh)</td>
<td>No. of SHG</td>
<td>Amount (in Lakh)</td>
</tr>
<tr>
<td>1</td>
<td>ALB</td>
<td>530</td>
<td>662.50</td>
<td>98</td>
<td>91.60</td>
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<td>2</td>
<td>BGVB</td>
<td>4665</td>
<td>4527.25</td>
<td>1054</td>
<td>1683.79</td>
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<tr>
<td>3</td>
<td>BOB</td>
<td>38</td>
<td>47.50</td>
<td>11</td>
<td>9.10</td>
</tr>
<tr>
<td>4</td>
<td>BOI</td>
<td>336</td>
<td>420.00</td>
<td>24</td>
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<td>5</td>
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<td>40</td>
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</tr>
<tr>
<td>6</td>
<td>CBI</td>
<td>17</td>
<td>21.25</td>
<td>6</td>
<td>7.50</td>
</tr>
<tr>
<td>7</td>
<td>IOB</td>
<td>186</td>
<td>232.50</td>
<td>105</td>
<td>126.73</td>
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<tr>
<td>8</td>
<td>SBI</td>
<td>1272</td>
<td>1590.00</td>
<td>419</td>
<td>504.63</td>
</tr>
<tr>
<td>9</td>
<td>Union Bank</td>
<td>30</td>
<td>37.50</td>
<td>0</td>
<td>0.00</td>
</tr>
<tr>
<td>10</td>
<td>UBI</td>
<td>1925</td>
<td>2311.25</td>
<td>412</td>
<td>476.63</td>
</tr>
<tr>
<td>11</td>
<td>UCOB</td>
<td>72</td>
<td>90.00</td>
<td>69</td>
<td>39.70</td>
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<tr>
<td>12</td>
<td>NDCCB Ltd.</td>
<td>7130</td>
<td>8932.70</td>
<td>9296</td>
<td>7768.12</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>1633</strong></td>
<td><strong>19038.70</strong></td>
<td><strong>11534</strong></td>
<td><strong>10784.2</strong></td>
</tr>
</tbody>
</table>

Source: District Mission Management Unit, Nadia Zilla Parishad

### 4.4 Brief History of the SHG Movement in India
South and Southeast Asia, Africa, Latin America and the Caribbean during 1970s and 1980s saw the poor, specially women come together to form small groups who cultivated weekly savings and then gave loans to each other from those savings. Trust and support formed the basis of such groups. It was social rather than physical collateral that helped these groups carry forward their movement.

During the 1980s in India several NGOs like Co-operative for Relief and Assistance Everywhere (CARE), Credit and Savings for Household Enterprise (CASHE), SHARE, BASIX, DHAN Foundation helped in social mobilization and organization of the rural poor. International donor organizations like United Nations Development Program (UNDP), Action Aid, OXFAM, Plan International, supported informal groups and community organizations in programs for poverty lending. CHIT funds in Southern Indian States, MahilaMandals in Maharashtra, Assam and Uttar Pradesh were other forms of social mobilization of the poor for mutual assistance. Some notable organizations like Bhagavatula Charitable Trust (Andhra Pradesh), SEWA (Gujarat), Centre for Youth and Social Development (CYSD) and People’s Rural Education Movement (Odisha) played a significant role in this regard. Mysore Resettlement and Development Agency (MYRADA) motivated women to come together, pool their weekly savings and then give loans to one another in times of need. In Maharashtra the govt run Integrated Child Development Program (ICDS) and PRADAN (Professional Assistance for Development Action, Rajasthan) provided the platform for such activities. These NGOs gave the impetus for the establishment of Self Help Groups, the kind as we know them in India today. (Das, 2012)

It was in 1992, the National Bank for Agriculture and Rural Development (NABARD) along with the NGO MARYADA launched the pilot project SGH-Bank Linkage Program in
Udaipur which formalized the functioning of micro finance institutions in India. 20 years have passed since then and the SHG Movement has acquired formidable size in India today.

**Figure 4 : SHG-BLP– Journey Since Inception**


The Swarnajayanti Gram Swarojgar Yojna piloted by the Ministry of Rural Development operational since 1st April 1999 and renamed as National Rural Livelihood Mission (NRLM) in 2011 has helped provide momentum to the SHG movement by arranging credit to the swarojgaris under SGSY-NRLM. Apart from NABARD and SIDBI, the Rashtriya Mahila Kosh, National Minorities Development and Finance Corporations, Backward Classes Development and Finance Corporations are now offering a host of financial services for promotional institutions. Banks and co operatives with active policy backing from RBI and Government of India have entered the MFI arena by accepting it as a viable business proposition.

Source: NABARD, 2016
4.5 Scenario of SHGs in West Bengal

Like in the rest of the country there are different types of Self Help Groups in West Bengal which has been distinguished by their origin & source of funding. These groups can be divided into the following categories (Tankha, 2012):

1) Pre-existing groups: ASCA identified by bank and assessing bank loan

2) Promoted by NGOs – NGO-MFIs:
   With support from international and national donor agencies.
   With grant support from NABARD and Government sources.

3) Promoted by Banks:
   By Bank staff
   By Farmer clubs
   By Individual rural volunteer and agents

4) Promoted by DRDA/ Government Departments and agencies and local self governments:
   By Women and Child Development Department through ICDS functionaries
   By other Government Departments. – example. Animal Husbandry, Forest, Tribal Affairs, Co-operative.

   Under SGSY by DRDA.

   By project management under megaprogram of government.
By Municipalities and Panchayets

5) Promoted by existing SHGs and their federations.
   Formed by SHG members themselves.
   By individual agents paid for by the group.

West Bengal Government has taken a policy decision to promote Self-Help Group model as a major poverty alleviation initiative. Various programs administered by different departments of the central and state Government, SHG-Bank linkage program of NABARD and those set up by NGOs have accelerated the process of organising the poor particularly the women into SHGs.

The SGSY-NRLM Scheme comes under the Department of Panchayat and Rural Development Govt of West Bengal. This apart West Bengal is the only state in India which has a separate department namely ‘Department of Self-Help Group and Self Employment’. The department has various schemes for self employment of youth. These include BSKP(BanglaSwanirbharKarmasansthanProkolpo), UDIYAMAN SwanirbharKarmasanstanProkolpo, Self-employment Scheme for Minorities, Swami Vivekananda SwanirbharKarmasanstanProkolpo. These projects are looked after by the
Implementation of SGSY- NRLM has been put on fast mode being implemented in phases in West Bengal. At present 32 blocks has been identified as Intensive Blocks in 9 Intensive Districts in the State. One block in each of these Intensive Districts has been taken up as Resource Block which is the learning site for the state where best practices from the country are being replicated. West Bengal has signed a MOU with the Society for Elimination of Rural Poverty (SERP), Andhra Pradesh for implementing Resource Blocks strategy. The Resource Blocks strategy began with the implementation in Patharpratima Block in South 24-Parganas District from July 2014. Mahila Kisan Sashaktikaran Pariyojana (MKSP) and Deen Dayal Upadhyay Grameen Kaushalya Yojana (DDU-GKY) both sub components of SGSY- NRLM are being implemented in West Bengal via selected projects. AMKSP – Agri Project has been sanctioned and it is being implemented in 11 blocks in the state. DDU-GKY focuses on the implementation of placement linked skill development program for unemployed youth of 18-35 years age. As on December 2014, 5 proposals from selected project implementation agencies under DDU-GKY have been sanctioned under which 19000 – 25000 candidates are being trained in 3 years time (Department of Panchayat and Rural Development, GoWB, 2015).

The vision of WBSRLM is to create 6 lakhs SHGs covering the most vulnerable sections of society. At present the members profile show 35.5% SC, 8% ST, 25.2% minorities and 4.2% widows. The scheme is designed to positively impact 3.24 crore economically challenged persons which accounts for about 40% of West Bengal’s population. To provide financial services to these 6 lakh women SHGs, 3349 Women’s Co-operatives
have been created at Gram Panchayat Level. Special initiatives that have been taken up in 2015-16 include:

- Elderly focussed intervention.
- Livelihood initiative for Lepcha (ST Community)
- Community managed sustainable agriculture
- APNA BAZAAR – captive market development
- E-Commerce platform for marketing of SHG products from producers across districts.

(Source: WBSRLMSagar PPT.pptx, 2015)

Figure 5 : Salient Features of NRLM in West Bengal

**NRLM in WEST BENGAL**

- Total Population: 9.13 Crores
- Rural/Urban Popn.%: 68.13: 31.87
- Literacy: 76.26 %  
  Male: 81.69% Female: 66.57%
- Total Rural Population: 7.05 Crores
- Total Rural Households: 1.57 Crores
- Total BPL Rural Households: 68 lakh (43%)
- Total Rural Districts: 20
  Out of which Intensive: 9
- Total Number of Blocks: 341
  Intensive: 32, Model : 11; Non Intensive: 298
- Total Gram Panchayats: 3347
  Intensive/ Model GPs: 313/99 = 412
- Total Gram Sansads (Wards): 37,139
- 4,12,535 SHGs: 41,66,605 Members
  In Intensive Blocks: 41,339 SHGs

(Source: wbsrlm 2015)
### 4.6 Swarnajayanti Gram SwarojgarYojna - National Rural Livelihood Mission

<table>
<thead>
<tr>
<th>SSGY vs NRLM</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Issue</strong></td>
<td>SSGY</td>
</tr>
<tr>
<td><strong>Target Groups</strong></td>
<td>Women, Men &amp; Mixed SHGs</td>
</tr>
<tr>
<td><strong>RF</strong></td>
<td>Linked with CC</td>
</tr>
<tr>
<td><strong>Capital Subsidy</strong></td>
<td>Linked with TL (Project Loan)</td>
</tr>
<tr>
<td><strong>Nature of Bank Credit</strong></td>
<td>• After 1(^{st}) Grading: RF-linked CC&lt;br&gt;• After 2(^{nd}) Grading: Subsidy-linked CC</td>
</tr>
<tr>
<td><strong>Amount of Bank Credit</strong></td>
<td>Up to 4 times of Group Corpus</td>
</tr>
<tr>
<td><strong>Repeat Financing</strong></td>
<td>No specific provision</td>
</tr>
<tr>
<td><strong>Interest Subsidy</strong></td>
<td>No provision</td>
</tr>
<tr>
<td><strong>Support of Community</strong></td>
<td>Not specified</td>
</tr>
</tbody>
</table>

**Source : WBSRLM**

The SwarnaJayanti Gram SwarojgarYojana (SGSY), which was ushered in on April 1, 1999, is an endeavour by the government to bring in more punch in rural development and increase the footprint of development as it was expected to bring into its fold more and more poor people, especially the women folk, living in the villages. The scheme is unique and promotes...
earnings through self-employment of the economically weaker and und underprivileged section of rural India. The program targets, among others, the women population living below the poverty line and through them uplift the poverty-stricken families. This program is unique because of its strategy and methodology as it provides systematic assistance to create active interest in income generation activities of the group members by way of forming ‘Self Help Groups’ (SHGs). At the present point in time this program run by the government is the largest where the focus has been on microfinance as a means to eradicate poverty in rural India.

All these programs, including the IRDP, have been restructured and combined into a single all-encompassing program SGSY-NRLM that will try and cover most of the aspects of rural employment and development of the individual and that of the rural society which is not only innovative in its approach but also carefully thought out and replaces all the earlier self-employment and its accompanying programs.

The reach of the program much depends on the available resources, especially finance. The ratio in which the Centre and the state governments will fund the program is 75:25. The central fund earmarked for each state would be spent keeping in mind the demography of the poor of the state. The program would be implemented by the DRDA through the Panchayat Samities and Banks and other financial institutions along with the NGOs and PRIs would be involved in the planning, implementation and monitoring of the projects undertaken by the SHGs comprising the poor of the rural India.

(indiagovernance.gov.in/file/NRLM) (rural.nic.in/right-information-act)
Vide MoRD Letter No. 1-12011/5/08-SGSY-Credit the Ministry of Rural Development (MoRD) Government of India constituted a committee on credit related issues under SGSY in April 2008 to analyse ‘the constraints in the adequate flow of credit to SHGs of SGSY and to suggest measures and strategies for promoting effective credit linkages to the SHGs’ under the Chairmanship of R Radhakrishna. (MoRD, 2008)

This committee gave a number of recommendations concerning institutional architecture, subsidy training and capacity building. It recommended the setting up of National Skill Development Mission to impart training for Swarojgaries for wage/ salary employment. Among its many suggestions the most pertinent is that of setting up of National Rural Livelihood Mission, NRLM to expedite the process of bringing poor rural households under self employment. In Government documents SGSY is also being mentioned as NRLM since. NRLM would provide professional and technical support to state agencies by seeking and disseminating proper technologies, provide and promote training facilitators and build up effective data bank and information system and poverty eradication systems in general and self employment programs in particular. The committee also recommended that all such SHGs must constitute only women members and male participation should be totally done away with. In SGSY-NRLM the program implementing agencies of the government are expected to carry out requisite social engineering involving SHGs, local banks and NGOs.
NRLM : Unique features

• Building strong self-reliant institutions of women SHGs and their federations – for long term sustainability

• Long term Hand-holding support
  o Each poor household receives a minimum 6-8 years of intensive support.
  o Subsequent support from their own institutions.

• Implementation by the poor – CRP strategy *(Be the ‘change’ that you want to see)*

• Diversifying Livelihoods and reducing risks –
  o Providing support for poor households in 3-4 key livelihoods

• Clear Exit Strategy for the Mission
  o After 10 years in an intensive block, since community institutions start handling their own affairs.

(Source : SGSY-NRLM Database/WBSRLM)
4.7 Stakeholders in SGSY- NRLM Scheme.

A. Government

Administrative and controlling departments and officers relating to the functioning of SGSY-NRLM groups in West Bengal.

i) Government of India Level: a) Ministry of Human Resource Development
   ↓
   b) Ministry of Rural Development
   ↓
   c) Ministry of Women and Child Development
   ↓
   d) Central Secretariat Office, New Delhi
   (Headed by the concerned Ministers of State, Secretaries and Directors)
   ↓

ii) State Level: a) Department of Panchayat and Rural Development
    (Headed by the concerned Minister in charge and the Principal Secretary)
    ↓
    b) Directorate of Panchayat and Rural Development headed by the Director of Panchayats.
iii) District Level: a) District Rural Development Cell (DRDC) headed by the Project Director and Deputy Project Directors (Cells of training, women development, credit etc) functioning under the ZillaParishad of the concerned district.

b) District Panchayat and Rural Development Department headed by the District Panchayat and Rural Development Officer under the office of the District Magistrate.

iv) Sub Divisional Level: Administration headed by the sub divisional officer and the Deputy Magistrate in charge of the SGSY Cell.

v) Block Level: Block administration headed by Block Development Officer who is aided by the Women Development Officer (WDO) and the Lady Gram Sevika

vi) Gram Panchayat Level: GP Office headed by Gram Pradhan. Executive Assistant in charge of SGSY in association with the Resource Person (RP) and DRP of the concerned area.
B. Self- Help Group

Federations (does not exist in all states)

Clusters

Sub Clusters

Self Help Groups

C. Banking Sector

- Nationalised Banks
- Regional Rural Banks
- Co-operative Banks
- National Bank for Agriculture and Rural Development (NABARD)
- SIDBI
- RashtriyaMahilaKosh
- Minorities/SC/ST Development and Finance Corporation
D. Non-Government Organizations (NGOs)

Local, Regional, National and International level.

4.8 Development Communication and Role of Stakeholders

While stressing on the importance of Communication as a binding factor in the process of achieving development, Ramirez and Quary (2004) said, “Communication is important to support Participatory Development. Communication and Participation are in fact two sides of the same coin. Communication is about bridging understanding within a human community by exchanging messages to enrich and common knowledge often with the purpose of embracing change”.

However to ensure change, a well defined strategy must be put in place which as has its objectives, clarity enough to reach the desired audiences for whom the message content is understandable. Such message has to be delivered through a well calibrated media mix followed by a proper mechanism of feedback.

Talking of Communication for Development, Marcela Villereal (2014) of the Food and Agriculture Organization (FAO), an adjunct body of the United Nations Organization commented that it is a people centered approach that combines participatory methods with the power of the media ranging from rural radio to modern ICTs. (FAO 2014 pp 132-133)

In the World Congress for Communication for Development (COMDEV) held in Rome in 2006, a definition was formulated which described it as “a social process based on dialogue using a broad range of tools and methods. COMDEV is about seeking change at different
levels including listening, building trust, sharing knowledge and skills, developing policies, debating and working for sustained meaningful change.” (FAO 2014 p 28)

In this context, the need to engage and empower concerned stakeholders becomes important. Moreover, equitable access to source of information, knowledge and communication becomes necessary to facilitate participation, dialogue and collective action. It becomes imperative to remember that each stakeholder group may have their own agenda, mandate and responsibility. Therefore, it becomes necessary to forge common ground by identifying and agreeing upon action that would be beneficial for the fraternity as a whole (FAO, 2014).

Therefore, in order to develop a Communication Strategy for the stakeholders of the SGSY-NRLM scheme, it is important to understand and identify the stages necessary for communication planning and development. The stages must include:

- A field based survey to make a situational analysis
- Create an implementable communication strategy and a plan of action
- Initiate a process of multi-layered dialogue amongst concerned stakeholders to implement development communication activities aimed at reaching the desired objectives.
- Designing, pretesting, producing and administering multimedia materials for the purpose.
- Assessing the process through a feedback mechanism.

4.9 Impediments Identified in the Successful Implementation of the SGSY Scheme and the Difficulties Faced by Individual SHG Units

Self- Help Groups are active across the country and many states in India are doing good work in bringing forth poor rural women in groups in setting up micro enterprises and operating
them as viable business entities. Kerala, Andhra Pradesh, Tamil Nadu, Karnataka and Maharashtra may be considered as models for other states for the purpose (Reddy and Reddy 2012). A detailed study on the tribals of Orissa (Karmakar, 2000) demonstrated the positive economic effect of setting micro enterprises especially in the non-farm sector and how Self-Help Groups can be the best means to deliver credit. Similarly, the report on the socio-economic development of women who were enrolled under the Kudumbasree project in the state of Kerala is heartwarming. (World Bank, 2014)

Parthasarathi (2015) divided the growth of Self-Help Groups in India into two phases -

Phase - 1 (1987-1992) – NABARD began focusing on NGO initiatives by lending a million Indian rupees to MYRADA. In 1989 NABARD launched an action research project after RBI accepted SHG strategy as an alternative credit model. 1990 saw the beginning of the IFAD supported Tamil Nadu Women Empowerment Project implemented by the Tamil Nadu Women Development Corporation.

Phase- 2 SHG- Bank Linkage Program--- It began in 1992 in Rajasthan when NABARD linked 500 SHGs as part of a pilot project to test the waters. The project on successful implementation saw its replication across the country. The model became institutional on the initiation of the SGSY scheme by MoRD, GOI presently known as NRLM – AJEEVIKA. The SHG strategy is an important component of the government’s overall thrust to mitigate poverty and has been included in every Annual Plan since 2000,
However three decades on, it becomes imperative to look back critically at the model to identify impediments coming in the way of its proper functioning. A study of four reports of investigations on the SHG discourse and the present scenario---sponsored by the government, multilateral agencies like the World Bank and private stake holders respectively, helped the researcher to cull out the impediments in the smooth functioning of SHGs and the reasons there of :


**Problem 1- Social Mobilization**

Social mobilization is the central element of SGSY-NRLM. Social mobilization at Grade-I level is extremely important. The process requires formation of SHGs among individuals,
bringing together individual savings and thrift under a common pool, building their capacity for handling money and managing income generating projects, helping the selection of key activities, planning of activity clusters, providing infrastructure, technological and market support among others.

**Reason:** The poor cannot organize themselves and need handholding support for building up their capacities. A team of dedicated professionals to train and build capacity for internal leadership for self-management is necessary but not adequately present in most states.

**Result:** SHGs act without direction and co-ordination. High mortality rate of SHGs is prevalent- consequent failure of micro enterprises themselves.

**Problem 2 - Training**

i) Strengthening of livelihoods require technical skills for SHGs. Evidence suggests that in terms of extent of coverage and quality of training much needs to be desired.

**Reason:** Lack of coordinating agencies at District and State level, inadequate training infrastructure and absence of proper professional staff in DRDA keeping in view the escalating number of SHGs.
Lack of committed NGOs

Result: Large number of either untrained or poorly trained SHGs who ultimately could not continue in the SGSY program.

ii) Training Functionaries of the Delivery System (TFDS) - Need to train broad range of stakeholders including various levels of functionaries in banks, government departments and NGOs.

Reason: DRDC/DMMU provides such training, which often lacks infrastructure and technical expertise. The large number of stakeholders also pose a serious challenge.

Result: Lack of trained personnel, high attrition rates especially in banks often result in training provided go waste.

Problem 3

- Lack of banking facilities in rural areas.

Uninterrupted flow of credit from financial institutions to SHGs is necessary for the latter to sustain criticality.

Reason: - Shortage of adequate number of rural bank branches is a major difficulty.
-Many of the banks in rural areas run with skeleton staff many of whom also get routinely transferred;
- Many such staff working in rural branches are not motivated to serve the poor and marginalized;
- Many consider posting in rural areas as a punishment posting;
- Many consider giving credit to SHGs a bad investment.
- As per SGSY guidelines representative of bank staff must be present during finalizing of the project proposal along with DRDA office bearers. This does not happen most of the time.
- Banking Correspondents/Bank Sakhis are yet to be appointed in adequate numbers.

**Result:** All these factors make SHG-Bank linkage and credit transfer to SHGs slow and problematic.

**Problem 4**  -Lack of managerial, financial and marketing skills around SHGs.

The ultimate aim of forming any SHG is profit making through a business and augmenting the income of its members. SWOT analysis before the beginning of a venture is essential.

**Reason:** On many occasions SHGs fail to succeed because they don’t have the following:
- Inappropriate location of sale and no proper visibility of the product;
- Absence of branding/ ISI, AGMARC, TRADEMARK certification of any kind thereby raising questions of quality;
- Products not available round the year. There is lack of balance between demand and supply;
-Lack of knowledge regarding market;
-No attractive and suitable package of SHG products;
-Lack of Sales Promotion including advertising;
-Presence of middlemen at times who eat away a part of the revenue earned.

**Result:** Because of the above in many cases SHGs fail to reach break-even point.

*All the above reasons together or individually result in failure of many SHG ventures. Communication which is a critical input in management – interpersonal, group and mass--- may play a catalytic role and act as a binding force in the SGSY-NRLM scheme.*

### 4.10 Skill Building Through Training

Women joining SHGs do not have formal training in any trade which makes it difficult for them to earn a steady income. Absence of skill also leads to non-standardisation of finished goods, making it difficult to command a good price in the market. Till members joined SHGs with the decision to earn they (i) could not appreciate the need of training (ii) did not have a family member or friend who explained to them the importance of training (iii) have fund required to take training from an institute as fund was not available in the family of the BPL members.

There are other difficulties too, for example, women who travel to receive training for a considerable period of time have to reorganise family duties and responsibilities and when
the same training does not yield employment and earning it becomes a matter of ridicule. Sometimes, it becomes difficult to explain the benefits of training to families which do not support mobility of women to travel to long distance and interact with unknown crowd.

In Bally Jagachha Block being a peri urban in nature situated beside the national highway at the heart of Howrah’s industrial belt, the SHGs under SGSY-NRLM are engaged in multifarious activities which obviously requires skill development training and up-gradation on a regular basis. There is also need to have a dedicated agency to market these products via adequate sales promotion, packaging, branding and networking.

On the other hand Santipur Block of Nadia district situated in the famous textile hub of Santipur Fulia, the SHGs under SGSY are overwhelmingly engaged in the handloom sector. Around than 80% of the SHGs in the survey are linked to handloom and allied jobs like batik printing and tailoring. Here SHGs face competitions from age old established handloom sector. The area is prone to middle- men and the mahajan (moneylenders) who control much of the trade. The SHG here sometimes work as suppliers to the main business chain. Upgradation and modernisation of existing skill is of more need here.
### 4.11 Different kinds of manufacturing/services the SHGs of SGSY-NRLM are associated in the two blocks:

<table>
<thead>
<tr>
<th>Bally Jagachha Community Development Block (Howrah)</th>
<th>Santipur Community Development Block (Nadia)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Food Processing</td>
<td>• Handloom</td>
</tr>
<tr>
<td>• Midday Meal Scheme</td>
<td>• Powerloom</td>
</tr>
<tr>
<td>• Catering</td>
<td>• Marketing of Handloom Products</td>
</tr>
<tr>
<td>• Home delivery of food</td>
<td>• Batik Print</td>
</tr>
<tr>
<td>• Candle making</td>
<td>• Tailoring</td>
</tr>
<tr>
<td>• Phenyl and hand wash making</td>
<td>• Agriculture</td>
</tr>
<tr>
<td>• Agriculture</td>
<td>• Poultry farming</td>
</tr>
<tr>
<td>• Mushroom cultivation</td>
<td>• Animal husbandry</td>
</tr>
<tr>
<td>• Nursery</td>
<td>• Dairy</td>
</tr>
<tr>
<td>• Tailoring</td>
<td>• Fishery</td>
</tr>
<tr>
<td>• Batik Print</td>
<td>• Jute items</td>
</tr>
<tr>
<td>• Animal Husbandry</td>
<td></td>
</tr>
<tr>
<td>• Sanitary Services</td>
<td></td>
</tr>
</tbody>
</table>

(Source: Block Office and SHG Cluster Office, Bally Jagachha and Santipur)
4.12 A Summary of Activities Undertaken by SHGs of Santipur Block (Nadia District) and Bally Jagachha Block (Howrah District) in the 2014-15 & 2015-16 period

A look at the nature of activities carried out by the Maha Sangha (Federation) and Sanghas (Clusters), Upasanghas (Sub-clusters) and the Self Help Groups both at Santipur and Bally Jagachha indicates to a renewed drive spearheaded by the District Rural Development Cells which have been renamed as District Mission Management Units. The different kinds of activities performed may be summarized as:

- Creation of new & strengthening of existing Self Help Groups.
- Training at the Sub cluster Level to form and strengthen SHG- bank linkage including Book Keeping and Microcredit and Community Investment and Fund Management.
- Providing need based refresher training.
- Provide capacity building support to the SHGs by training cluster members, VOs to enable them carry out their respective responsibilities under the NRLM framework by infusing them with necessary vision knowledge and skills and to build the SHGs clusters and sub clusters as sustainable democratic institutions meant for the poor and build their capacities towards problem solving and decision making.
o Provide necessary interventions in a planned and time bound manner to enable clusters and sub clusters take up promotional, negotiating and networking goals.

o Train Community Resource Persons (CRPs) to enable them promote the SHG movement in the block and spearhead NRLM Goals.

o Train skilled youth from the village as Community Service Providers who can provide handholding support to the SHGs who can help in accounts keeping, audit, bank linkages, linkage with government and livelihood services.

o Conduct initial induction and functional training to block level teams in batches as per schedule finalized by DMMU/BMMU

o Provide necessary training to enable SHGs proceed towards Micro Credit plan preparation and its appraisal, disbursement, utilization and monitoring.

o To develop a mechanism which can play a facilitating role in building SHG linkages with mainstream institutions like Government agencies and departments, banks and ensure that demand for financial services are met adequately.

o Endeavour to facilitate convergence of funds from various flagship government programs viz MGNREGS, ICDS Supply, Midday Meal, School Uniform supply etc to provide alternative income generation for the poor and also create both private and common assets to support livelihood initiatives.

o Motivate institutions of the poor to participate in Gram Snasad/Gram Sabha activities and bring about close working relationships between community institutions and Gram Panchayats.

o Awareness camps were also held for – 1. Health and Hygene 2. Swaach Bharat Mission and 3. Legal Aid
o The Federation shall promote locally relevant livelihood options. Improve agriculture to strengthen food security and initiate new income generating activities to ensure more cash flow to poor rural households.

o SHGs motivated villagers to ensure better social economic growth by involving non working female in SHGs and provide timely interventions to ensure improves sanitation, education of children, literacy health and nutrition interventions.

o **Sequences of the Training Programs**

  o Training programs for officials, bankers, NGOs, CBOs, professionals, activists, PRIs and other stakeholders
  
  ↓
  
  o Training for community resources persons, coordinators, facilitators, book keepers, social mobilizers
  
  ↓
  
  o Handholding training program for SHG members, members of primary federations etc

The Training Programs that were conducted in 2014-15 and 2015-16 included – a) Basic Orientation Members b). Financial Literacy c) Livelihood Camps d) Mobilization of Micro Savings and Micro Credit e) Cash Credit Management f) Refresher Training g) Book Keeping and Credit Management h) SHG management and Networking. i) Management and Book Keeping j) Training for registration/SHG Bank linkage subcommittee k) Maintenance of Books of Accounts CBRM l) Training on Concept of Model Block and Institution Building of Poor m) Skill Development Training n) Refresher training for DMMU and BMMU Officials.

NOSPECIALISEDCOMMUNICATION SKILL / IT / COMPUTER TRAINING/ ICT TRAINING WAS HELD DURING THE PERIOD IN EITHER OF THE TWO BLOCKS

NABARD (1995) defined SGH as a homogeneous group of rural poor voluntarily formed to save whatever amount they can conveniently do, out of their earnings and mutually agree to contribute to a common fund from which they lend to members for productive and emergent needs.

It is a type of a village based financial intermediary consisting of 05-20 persons from economically-challenged background to form a group for mutual benefit.

For a SHG to succeed, organizational management, group dynamics, financial management, internal monitoring, accountability, arrangement of livelihood activities and extensive training programs involving external agencies need to be organized. SHGs thrive on inner strength where peer principle based on social homogeneity rule the roost. These groups are voluntary and homogeneous which emphasize on face-to-face social interaction whereby members attain an enhanced sense of personal identity. Members select their group leaders (President, Secretary and Treasurer) democratically and they are placed first among equals. As the group attains maturity over time leadership is rotated among members. Members adopt by-laws, rules and regulations to which they adhere to voluntarily. SHGs are socially viable, democratic, informal institutions which have their own rules, regulations, books and accounts.
Regular weekly meetings characterize a group which inculcates discipline and enables a group to engage in necessary financial transactions like saving, lending, and interest payment. It helps in capacity building and developing the communication skills of members.

The “Pancha Sutra” that keeps a SHG running are:

- Regular meetings
- Regular savings
- Regular inter-loaning
- Timely repayment & up-to-date books of accounts
- Capacity building of community cadre and community resource person.

The followings Books and Records needs to be properly maintained by all SHGs –

I. Minute Book
II. Admission Register
III. Member’s Individual Passbook, Savings and Loan Ledger
IV. Cash Book
V. General Ledger
VI. Receipt Book and
VII. Payment Voucher

A proper leadership propels a SHG like a boat, enabling it reach its destination, goal and vision. Leadership of SHGs help to monitor and improve a group’s performance, coordinate its activities, nurture interpersonal relationships, ensure proper participation, provide strategic direction, establish linkages with external organizations, represent the SHGs in appropriate
forums and express and interpret the group vision. Leaders also organize skill building training and ushers an enabling environment whereby opportunities are created for all members to develop leadership qualities through constant practice. A well-formulated Group Goal helps a group to reach its objectives.

In group meetings, decisions are taken often through consensus or collective decision or by voting. Decisions are to be recorded once they are agreed upon to avoid problems in future. This ensures transparency and accountability.

The growth and sustenance of SHGs may be assessed by Indicators which are short and long term as well as qualitative and quantitative in nature.

Qualitative Indicators include individual self assertion, collective action and resistance, increased access to education, health and financial services and greater access to physical resources. In the long run, visible changes in socialization practices leading to less gender bias and changes in gender roles are witnessed. Quantitative Indicators include increase in economic activities and loan disbursal, augmentation in women’s income and of course in the number of SHG members and women beneficiaries.

The researcher has taken a close and detailed look at the Communication/Media related practices of Self-Help Groups at Bally Jagachha and Santipur having participated in meetings of SHGs and those of their clusters and sub-clusters. The communication tools used till today by SHGs are confined to very rudimentary levels which of course is determined by the literacy standards of swarojgaris and to that of their socio-economic profile. Primarily Interpersonal and Group Communication form the basis of their functioning. Verbal and written communication in the local language is used to maintain liason with banks and government officials. To facilitate the process and to run the affairs smoothly, the nodal
agencies i.e. the DMMU and BMMU and the banks / financial institutions have designed certain regular formats (written communication for official work) for exclusive SHG use to standardize the practices and maintain uniformity. SHGs as per rule have to maintain meeting books and books of accounts, where, as stated earlier matters have to be duly recorded for future reference. Mobile phones are in increasing use in SHG related works as in all levels of society. Verbal communication over phone and SMS are being used to communicate notices/office information etc. Leaflets/pamphlets/banners are used to advertise products and services of SHGs. At State and District level wide publicity is made of fairs/melas/exhibitions using outdoor publicity tools and advertisement insertions in newspapers and audio-visual media. Training manuals and booklets are produced and distributed by the respective DMMUs and WBSLM Secretariat for SHG use. Federations and NGOs are increasingly seen using written and audio-video material for training and communication. During formal training sessions involving large number of SHGs, microphones and power point presentations are made use of.

Thus it becomes clear how communication flows at all levels both vertically and horizontally and also internally and externally through established channels and amongst all concerned stakeholders – SHGs, financial institutions, government machinery, multi-lateral agencies and NGOs which provide critical input in the management of SHGs under SGSY- NRLM.

(SIRD, Guwahati, Assam and Federations, Clusters and SHGs of concerned blocks)
4.14. Field Survey

A field survey was conducted in Bally Jagachha Block of Howrah District and Santipur Block of Nadia District on a group of 803 respondents--- a sample selected through multi-stage random sampling to elicit responses regarding the i) Socio-demographic profile of the swarojgaris and ii) that of their media/communication habits. The method of sample selection is detailed in 3.7

The responses have been collated and sorted and then presented with the help of tables, bar-charts and explanations thereafter. The response to the questions as a whole has been given as well as comparative data of Bally Jagachha and Santipur has been provided to enable one understand the differences, if any, keeping in view their peri urban and rural profile respectively. In both the blocks under scrutiny the cluster and sub-cluster formation being complete it was comparatively easy to administer the survey schedules to the selected respondents either individually or with the help of their group leaders on their designated weekly meeting days and collect the completed schedules in subsequent weeks.
1. Socio Economic Profile of the Respondents.

Item No. – 1 of the Questionnaire No - 1

1. 01 Distribution of Respondents according to Age.

Table No. : 1

<table>
<thead>
<tr>
<th>Age</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-22</td>
<td>02</td>
<td>01</td>
<td>02</td>
</tr>
<tr>
<td>23-35</td>
<td>33</td>
<td>34</td>
<td>34</td>
</tr>
<tr>
<td>36-50</td>
<td>57</td>
<td>45</td>
<td>50</td>
</tr>
<tr>
<td>&gt;50</td>
<td>08</td>
<td>20</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]

Chart No. : 1

Distribution of Respondents according to age

[Bar chart showing distribution of respondents by age groups: BALLY (%) and SANTIPUR (%)]
In respect of age wise distribution, the respondents have been stratified in the following manner: 18-22 years, 23-35 years, 36-50 years and above 50 years. Table-1 shows that maximum number of women joining Self- Help Groups belong to the age group of 22-50 years, which is 84% of the total. Tapati Karmakar of Janani SHG resides in Ghosh para of Bally Jagacha Block. She belongs to the age group of 23-35. She has joined the SHG with lot of hope and aspirations.

**Item No. – 2 of the Questionnaire No – 1**

1.02 Distribution of Respondents according to social strata.

Table No. : 2

<table>
<thead>
<tr>
<th>Caste</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>General</td>
<td>64</td>
<td>27</td>
<td>45</td>
</tr>
<tr>
<td>SC</td>
<td>34</td>
<td>53</td>
<td>44</td>
</tr>
<tr>
<td>ST</td>
<td>01</td>
<td>09</td>
<td>05</td>
</tr>
<tr>
<td>Other</td>
<td>01</td>
<td>11</td>
<td>06</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]
Table-2 has been distributed in terms of General, SCs, STs and others to assess the caste position in the blocks being investigated. The result shows that there is a sizable proportion of persons belonging to reserved categories in the two blocks. However in comparison the number of Scheduled Castes in Santipur Block are much more than in Bally Jagachha. The reason being Santipur is a handloom/textile hub where much of the residents belong to the Tantubay(weaver)Community(SC) who have migrated from East Bengal (present Bangladesh) post partition. The category others include a sizable number of muslim minorities who belong to the OBC category. Najma Bibi of Deepsikha SHG is a resident of Fulia para of Santipur block. Her family’s main source of income is physical labour and she is just but literate.
1.03 Distribution of Respondents according to Marital Status.

Table No. : 3

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unmarried</td>
<td>10</td>
<td>01</td>
<td>05</td>
</tr>
<tr>
<td>Married</td>
<td>75</td>
<td>90</td>
<td>83</td>
</tr>
<tr>
<td>Widow</td>
<td>15</td>
<td>09</td>
<td>12</td>
</tr>
<tr>
<td>Others</td>
<td>00</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]

Chart No. : 3

Distribution of respondents according to marital status

- [Bar chart showing distribution of respondents by marital status: Unmarried, Married, Widow, Others]
The third table assesses the marital status of the respondents. The established norm across India is that SHGs are groupings of married middle-aged women have been re-established in the survey. An overwhelming 83% of women are married, who have joined the SHG movement to augment their income to upgrade their economic status. Although most of the members of SHGs are married women, there are some unmarried girls too. Tushi Sardar of Rupam Anandadhara SHG who is from BasuKathi Anandanagar of Bally Jagacha block is one of them.

**Item No. – 4 of the Questionnaire No – 1**

1.04 Distribution of Respondents according to Educational Qualification.

Table No. : 4

<table>
<thead>
<tr>
<th>Educational Qualification</th>
<th>BALLY (%)</th>
<th>SANTI PUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterate</td>
<td>02</td>
<td>14</td>
<td>08</td>
</tr>
<tr>
<td>Basic Literacy</td>
<td>14</td>
<td>36</td>
<td>26</td>
</tr>
<tr>
<td>Class 1-8</td>
<td>51</td>
<td>37</td>
<td>43</td>
</tr>
<tr>
<td>Class 9-12</td>
<td>28</td>
<td>10</td>
<td>19</td>
</tr>
<tr>
<td>Graduate</td>
<td>04</td>
<td>02</td>
<td>03</td>
</tr>
<tr>
<td>Others</td>
<td>01</td>
<td>01</td>
<td>01</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]
The fourth table on educational qualification has been distributed under the following heads: Illiterate, Basic Literacy, Class 1-8, Class 9-12, Graduate and others. The result show that 26% of respondents have only basic literacy, 44% have studied upto class 8, 9% have crossed the intermediate mark, 3% of the respondents are graduates. The survey result indicates that 23% of respondents have studied beyond class 8. However it is a matter of concern that 8% of the respondents continue to be illiterate. A comparison of the figures of the two blocksshow that the education scenario is poor in Santipur compared to Bally Jagachha and would require a literacy drive to improve the situation. This data is important as any strategy concerning communication has to keep in focus the educational status of the SHG members. Although education is one of the major problems of SHG members, there are some educated women too amongst them. Mala Mandal of Milan Tirtha SHG of Ramchandrapur Bally Jagacha block is a graduate and also holds Diploma in tailoring and commercial art.
1.05 Distribution of Respondents according to Monthly Household Income.

Table No. 5

<table>
<thead>
<tr>
<th>Total Monthly Household Income</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; Rs.2000</td>
<td>14</td>
<td>22</td>
<td>17</td>
</tr>
<tr>
<td>Rs. 2001 - 5000</td>
<td>68</td>
<td>66</td>
<td>66</td>
</tr>
<tr>
<td>Rs. 5001 - 7500</td>
<td>16</td>
<td>08</td>
<td>12</td>
</tr>
<tr>
<td>&gt;Rs. 7500</td>
<td>02</td>
<td>04</td>
<td>05</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]

Chart No. 5

Distribution of respondents according to Total Monthly Household Income
Table-5 shows the monthly household income of the respondents. This table has been divided under the following heads: <Rs.2000, Rs.2001-5000, Rs.5001-7500, >Rs.7500. The survey result show that 83% of the respondents are from families whose total monthly income is less than Rs.5000. Therefore it may be concluded that the SGSY scheme has rightly targeted the income bracket it was meant for.

**Item No. – 6 of the Questionnaire No - 1**

1. 06 Distribution of Respondents according to Primary Source of Household Income.

Table No. : 6

<table>
<thead>
<tr>
<th>Source of Household Income</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>08</td>
<td>10</td>
<td>04</td>
</tr>
<tr>
<td>Poultry</td>
<td>03</td>
<td>01</td>
<td>01</td>
</tr>
<tr>
<td>Small &amp; Cottage Industry</td>
<td>01</td>
<td>56</td>
<td>29</td>
</tr>
<tr>
<td>Fishing</td>
<td>00</td>
<td>02</td>
<td>01</td>
</tr>
<tr>
<td>Small Business</td>
<td>33</td>
<td>04</td>
<td>19</td>
</tr>
<tr>
<td>Salaried</td>
<td>31</td>
<td>01</td>
<td>18</td>
</tr>
<tr>
<td>Labour</td>
<td>24</td>
<td>26</td>
<td>28</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]
Table-6 analyses the kinds of business or occupation the respondents’ families are engaged in. The survey has come up with interesting results. The Bally Jagachha Block being peri-urban in nature 31% are engaged in salaried work, 24% engaged in labour and 33% in small business. About 11% are engaged in primary occupation like agriculture, fishing etc. On the other hand, 56% of the respondents of Santipur Block are engaged in small and cottage industries as the place is a well known textile hub. 36% of the respondents are engaged in labour primarily in agriculture.

Kanak Bose of Trishna SHG of Bally Jagacha Block lives in Durgapur gram panchayat. Her main source of household income is a poultry farm in which her husband and two sons are employed.
1.07 Distribution of Respondents according to Income Group.

Table No. 7

<table>
<thead>
<tr>
<th>Income Group</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>BPL</td>
<td>92</td>
<td>88</td>
<td>90</td>
</tr>
<tr>
<td>APL</td>
<td>08</td>
<td>12</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]

Chart No. 7

Table-7 which distributes respondents according to income group that is APL and BPL results show that a overwhelming 92% of the respondents of Bally Jagachha Block belong to the BPL category. The percentage of BPL category respondents in Santipur Block is slightly
less that is 88%. The total percentage of BPL respondents is 90% which matches with the SGSY-IRLM guideline of targeting more than 80% of SHG members from BPL families.

Asima Sardar of Sukanya SHG is a resident of Kadampur, Fulia colony of Santipur block. She is one of those who belong to the BPL category.

**Item No. – 8 of the Questionnaire No - 1**

1. 08 Distribution of Respondents according to period of SHG Membership.

<table>
<thead>
<tr>
<th>Period of SHG Membership</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 5 Years</td>
<td>18</td>
<td>25</td>
<td>22</td>
</tr>
<tr>
<td>&gt; 5 Years</td>
<td>82</td>
<td>75</td>
<td>78</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]

Chart No. : 8
Table-8 shows the result of the information regarding the period of SHG membership of the respondents. The result show that 78% of the respondents are member of SHGs for more than 5 years.

**Item No. – 9 of the Questionnaire No – 1**

1. 09 Distribution of Respondents according to membership of any other village level committee

Table No. : 9

<table>
<thead>
<tr>
<th>Member of any other village level committee</th>
<th>BALLY (%)</th>
<th>SANTI PUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women Committee</td>
<td>23</td>
<td>22</td>
<td>23</td>
</tr>
<tr>
<td>Village Development Committee (VDC)</td>
<td>18</td>
<td>00</td>
<td>08</td>
</tr>
<tr>
<td>Village Education Committee (VEC)</td>
<td>01</td>
<td>02</td>
<td>01</td>
</tr>
<tr>
<td>Village Education Committee (VHC)</td>
<td>30</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>Member of none (No)</td>
<td>28</td>
<td>56</td>
<td>43</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]
Question No- 9 wanted to assess whether membership of SHG of a respondent increases the chance of her becoming more active in the development of women, education, health related developmental activities of the village. The Table-9 shows that 57% of the SHG members are members of other village level committees which are engaged in different kinds of developmental activities. Banabashini Sarkar of Bony SHG of Belghoria gram Panchayat of Fulia Santipur is a member of Gram Unnayan Samity (Village Development Committee).
Item No. –10 of the Questionnaire No - 1

1. 10  Distribution of respondent’s primary source of information regarding SGSY-NRLM.

Table No. : 10

<table>
<thead>
<tr>
<th>Source of information about SHSY</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gram Panchayet</td>
<td>28</td>
<td>43</td>
<td>36</td>
</tr>
<tr>
<td>Block</td>
<td>01</td>
<td>02</td>
<td>01</td>
</tr>
<tr>
<td>Primary School</td>
<td>07</td>
<td>01</td>
<td>03</td>
</tr>
<tr>
<td>SHG Member</td>
<td>60</td>
<td>53</td>
<td>58</td>
</tr>
<tr>
<td>Family</td>
<td>04</td>
<td>01</td>
<td>02</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]

Chart No. : 10

Distribution of respondent’s primary source of information regarding SGSY

- Gram Panchayet
- Block
- Primary School
- SHG Member
- Family

BALLY (%)
SANTIPUR (%)
In Table -10 the query regarding the primary source of information regarding SGSY-NRLM for the respondent, the result shows that as much as 58% of SHG members got information about SGSY-NRLM from other SHG members. About 36 % of the respondents got information from gram panchayat.

**Item No. – 11 of the Questionnaire No - 1**

1. 11  Distribution of Respondents according to knowledge gain after joining SHG.

Table No. : 11

<table>
<thead>
<tr>
<th>Knowledge gain</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>99</td>
<td>91</td>
<td>95</td>
</tr>
<tr>
<td>No</td>
<td>01</td>
<td>09</td>
<td>05</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]
Here SHG members were asked whether they have gained knowledge regarding various aspect of social issues and economy after joining SHG, an overwhelming 95% responded affirmatively (Table-11).

**Item No. – 12 of the Questionnaire No - 1**

1. 12 Distribution of Respondents according to procurement of loan.

Table No. : 12

<table>
<thead>
<tr>
<th>Have you taken loan</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>91</td>
<td>100</td>
<td>96</td>
</tr>
<tr>
<td>No</td>
<td>09</td>
<td>00</td>
<td>04</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]
Table number 12 assessed the question of procurement of loan by SHG members. Here 91% of the SHG members of Bally Jagachha Block have availed loan facility from the group. The corresponding figure for Santipur is 100% that is all members of the Santipur Block have availed the loan facility.
2. Media Habit related questionnaire.

Item No. – 1 of the Questionnaire No - 2

2.1 Distribution of Respondents according to preference for Mass Media.

Table No. : 13

<table>
<thead>
<tr>
<th>What Kind of Mass Media do you use</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newspaper</td>
<td>01</td>
<td>01</td>
<td>01</td>
</tr>
<tr>
<td>Radio</td>
<td>01</td>
<td>01</td>
<td>01</td>
</tr>
<tr>
<td>TV</td>
<td>48</td>
<td>27</td>
<td>39</td>
</tr>
<tr>
<td>Internet</td>
<td>01</td>
<td>00</td>
<td>01</td>
</tr>
<tr>
<td>DTH</td>
<td>00</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td>Magazine</td>
<td>01</td>
<td>00</td>
<td>01</td>
</tr>
<tr>
<td>No</td>
<td>00</td>
<td>02</td>
<td>01</td>
</tr>
<tr>
<td>TV &amp; Newspaper</td>
<td>28</td>
<td>25</td>
<td>26</td>
</tr>
<tr>
<td>TV &amp; Radio</td>
<td>13</td>
<td>40</td>
<td>27</td>
</tr>
<tr>
<td>Newspaper &amp; Radio</td>
<td>04</td>
<td>02</td>
<td>03</td>
</tr>
<tr>
<td>TV &amp; Internet</td>
<td>01</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td>TV &amp; Newspaper &amp; Radio</td>
<td>02</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]
The analysis of Mass Media use habit of respondents show that 30% regularly read newspaper, 31% have access to radio, and 92% watched television regularly. None of the respondents use DTH, Magazines and Internet. Interestingly 1% of the respondents said that they do not use any kind of mass media.

Durgarani Mondal of Dwip SHG of village Belghoria of Santipur block is one of those women who said that she doesn’t use any kind of mass media whereas Sanchita Ghosh of Rani SHG of Abhaynagar, Bally Jagacha Block says that she only watches TV.
Item No. – 2 of the Questionnaire No - 2

2. 2 Distribution of Respondents according to time spent for Mass Media.

Table No. : 14

<table>
<thead>
<tr>
<th>Time spent for Mass Media</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upto 30 minutes</td>
<td>24</td>
<td>42</td>
<td>33</td>
</tr>
<tr>
<td>31 - 60 minutes</td>
<td>27</td>
<td>39</td>
<td>33</td>
</tr>
<tr>
<td>61 - 120 minutes</td>
<td>35</td>
<td>08</td>
<td>22</td>
</tr>
<tr>
<td>more than 120 minutes</td>
<td>14</td>
<td>09</td>
<td>11</td>
</tr>
<tr>
<td>Do not use</td>
<td>00</td>
<td>02</td>
<td>01</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]

Chart No. : 14
Table number 14 displays response about the time spent for mass media use by the SGSY members. In Bally Jagachha 24% of the members give upto 30 minutes for mass media use. 27% of the respondents of this block use mass media upto 31-60 minutes. 35% of the respondents here use mass media in between 1-2 hours. 33% of the respondents use mass media for more than 120 minutes. The result is strikingly different in Santipur Block. 42% of the respondents said they use mass media upto 30 minutes. 39% use mass media for 31-60 minutes, very few respondents use mass media for more 1 hour in Santipur. Interestingly 1% of the respondents of Santipur replied that they do not use mass media of any kind at all.

**Item No. – 3 of the Questionnaire No - 2**

2. 3 Distribution of Respondents according to Level of awareness regarding Email, Blog & Website.

Table No. : 15

<table>
<thead>
<tr>
<th>Level of awareness regarding Email, Blog &amp; Websites</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>22</td>
<td>08</td>
<td>15</td>
</tr>
<tr>
<td>No</td>
<td>78</td>
<td>92</td>
<td>85</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]
On enquiring about the level of awareness the respondents have regarding new media, that is E-Mail, Blog and Website, 78% of the respondents of Bally Jagachha block said that they were not aware of these new tools. For Santipur the ignorance was even higher. 92% of respondents of Santipur said that they have no knowledge about these new tools of communication. Therefore on an average 85% the respondents had no knowledge regarding E-Mail, Blog and Website (Table-15). Sumitra Sarkar of Maa Jogomaya SHG of Arobindo Pally, Fulia colony Santipur was one of those many SHG members who responded that she has no knowledge of new media—email, blogs and websites.
2. 4 Distribution of Respondents according to Computer Literacy.

Table No. : 16

<table>
<thead>
<tr>
<th>Computer Literacy</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>05</td>
<td>06</td>
<td>06</td>
</tr>
<tr>
<td>No</td>
<td>95</td>
<td>94</td>
<td>94</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]

Chart No. : 16

In Table-16, respondent’s answer regarding computer literacy has been shown. An overwhelming number of respondents i.e. 94% reported that they are not computer literate.
There was no significant difference between Santipur, the grameen block and Bally Jagachcha, the peri-urban block regarding computer penetration.

**Item No. – 5 of the Questionnaire No - 2**

2. 5 Distribution of Respondents according to as per receipt of Computer Training.

Table No. : 17

<table>
<thead>
<tr>
<th>Whether Computer Training Received</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>06</td>
<td>02</td>
<td>04</td>
</tr>
<tr>
<td>No</td>
<td>94</td>
<td>98</td>
<td>96</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]

Chart No. : 17

**Distribution of respondents according to as per receipt of Computer Training**
In Table -17 the answer of the respondents as to whether they had received computer training have been shown. It shows that as far as computer training is concerned there is not much difference between the two blocks. 96 percent of the respondents have not received computer training from any source.

**Item No. – 6 of the Questionnaire No – 2**

2. 6 Distribution of Respondents according to receipt of other kinds of training.

Table No. : 18

<table>
<thead>
<tr>
<th>Other Training</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>83</td>
<td>75</td>
<td>74</td>
</tr>
<tr>
<td>No</td>
<td>27</td>
<td>25</td>
<td>26</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]
Correspondingly, in Item No. – 6 of the Questionnaire No – 2 as shown in Table 18, when asked whether the SHG members have received any other kind of training related to skill development etc, 74% respondents relied in the affirmative. Tulu Sarkar, secretary of Pragatisheel Mahila SHG of Belghoria 1 Gram Panchayat of Santipur block is a District Level Trainer (DLT) herself. Similarly, Namita Ghosh of Deepsikha SHG is a Community Service Provider.
Item No. – 7 of the Questionnaire No – 2

2. 7 Distribution of Respondents as per their feedback on usefulness of computer.

Table No. : 19

<table>
<thead>
<tr>
<th>Computer useful for SHG related works</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>98</td>
<td>73</td>
<td>85</td>
</tr>
<tr>
<td>No</td>
<td>02</td>
<td>27</td>
<td>15</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]

Chart No. : 19

Distribution of respondents as per their feedback on usefulness of computer

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>98</td>
<td>02</td>
</tr>
<tr>
<td>27</td>
<td>73</td>
</tr>
</tbody>
</table>

Item No. – 7 of the Questionnaire No - 2

On asking to provide their opinion regarding the usefulness of computer in SHG related work, 98% of the respondents of Bally Jagachcha Block said, computers would indeed be
useful for them. On the other hand, 73% of Shantipur Block respondents said that computers will be useful. The two Blocks taken together, 85% respondents replied in the affirmative (Table-19). Therefore, it may be presumed that a general awareness has already been built in the two Blocks about the usefulness of computers in the management of SHGs.

**Item No. – 8 of the Questionnaire No – 2**

2.8 Distribution of Respondents according to their response regarding need for communication skill development for SHG work.

Table No. : 20

<table>
<thead>
<tr>
<th>Communication Skill</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>99</td>
<td>75</td>
<td>86</td>
</tr>
<tr>
<td>No</td>
<td>01</td>
<td>25</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]
In Table-20 the opinion of the respondents regarding the need for Communication Skill Development is seen. 99% respondents of Bally Jagachcha Block wanted Communication Skill Development Program. 75% of the respondents of the Santipur Block wanted Communication Skill Development Training. 86% in total replied that Communication Skill Development Training is required for better management of SHGs.
2. 9 Distribution of Respondents according to their response regarding usefulness of Folk & Traditional Media for SHG work.

Table No. : 21

<table>
<thead>
<tr>
<th>Folk Media / Traditional Media</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>04</td>
<td>23</td>
<td>14</td>
</tr>
<tr>
<td>No</td>
<td>96</td>
<td>77</td>
<td>86</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]

Chart No. : 21

Usefulness of Folk & Traditional Media for SHG work
The Table - 21 demonstrates the response regarding the usefulness of Folk and Traditional Media for SHG work. 96% of respondents of Bally Jagachcha Block which has a peri-urban character replied that there is no role of Folk and Traditional Media for SHG work. On the other hand, 77% of Santipur respondents which is a Rural Block said, Folk and Traditional Media is not useful. Therefore, an overwhelming 86% of the respondents opined that there is no role for Folk and Traditional Media in SHGs.

**Item No. – 10 of the Questionnaire No - 2**

2. 10 Distribution of Respondents according to their response quality of Literature/Training Manual etc. concerning SGSY project.

Table No. : 22

<table>
<thead>
<tr>
<th>Quality of Literature</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good</td>
<td>96</td>
<td>69</td>
<td>82</td>
</tr>
<tr>
<td>Average</td>
<td>04</td>
<td>31</td>
<td>18</td>
</tr>
<tr>
<td>Bad</td>
<td>00</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]
In Table -22 the respondents replied regarding the quality of literature/training manual concerning SGSY Projects were asked. They were told to grade the literature in three grades: Good, Average and Bad. 96% of Bally Jagachcha respondents found the literature was good. On the other hand, 69% of the respondents of Santipur said that the literature was good. The rest found the literature to be average. None of the respondents graded the literature as bad.

<table>
<thead>
<tr>
<th>Quality of Literature/Training Manual etc. Concerning SGSY project</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good</td>
</tr>
<tr>
<td>BALLY (%)</td>
</tr>
</tbody>
</table>

![Bar chart showing the distribution of responses regarding literature quality in Bally and Santipur.](chart.png)
### Item No. – 11 of the Questionnaire No - 2

2.11 Distribution of Respondents according to method of marketing used for SHG products/services.

Table No. : 23

<table>
<thead>
<tr>
<th>Method Of Marketing</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inter Personal Communication</td>
<td>73</td>
<td>87</td>
</tr>
<tr>
<td>Handbill / Outdoor</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Door to Door</td>
<td>34</td>
<td>4</td>
</tr>
<tr>
<td>Mela / Fair</td>
<td>54</td>
<td>32</td>
</tr>
<tr>
<td>Ad via Internet</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>SMS</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Outlets</td>
<td>44</td>
<td>15</td>
</tr>
</tbody>
</table>

[Source: Field Work]
Table-23 shows that the primary avenue of marketing of SHG products is through Interpersonal Communication. Some amount of goods are also sold through melas and fairs and exhibitions held in different places round the year (SarasMela, SabalaMela). This shows that there is limitation in the marketing process of SHG goods which prevents the SHGs from diversifying to high risk commercial activity and production on a larger scale.
2.12 Distribution of Respondents according to Possession of Mobile Phones.

Table No. : 24

<table>
<thead>
<tr>
<th>Do you use Mobile</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>85</td>
<td>63</td>
<td>73</td>
</tr>
<tr>
<td>No</td>
<td>15</td>
<td>37</td>
<td>27</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]

Chart No. : 24

Table-24 shows the distribution of respondents according to possession of mobile phones. 85% of respondents possess mobile phones in Bally Jagachha. 63% respondents have mobile phones in Santipur. 73% of respondents have mobile phones on an average.
Item No. – 13 of the Questionnaire No – 2

2. 13 Distribution of Respondents according to their response regarding usefulness of mobile phones for SHG related work.

Table No. : 25

<table>
<thead>
<tr>
<th>Mobile use for SHG work</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>84</td>
<td>65</td>
<td>74</td>
</tr>
<tr>
<td>No</td>
<td>16</td>
<td>35</td>
<td>26</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]

Chart No. : 25

Response regarding usefulness of mobile phones for SHG works
In Table-25, the reply of respondents regarding the usefulness of mobile phones regarding SHG work are recorded. 74% of respondents said mobile phones were useful. The reply matches with the reply of the table no - 25 where 73% possessed mobile phones.

**Item No. – 14 of the Questionnaire No – 2**

2.14 Are there IT kiosks installed in your block?

Table No. : 26

<table>
<thead>
<tr>
<th>Installation of IT Kiosks</th>
<th>BALLY (%)</th>
<th>SANTIPUR (%)</th>
<th>TOTAL (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>No</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

[Source: Field Work]

Chart No. : 26

The respondents informed that IT Kiosks meant for use of SHG members have not been put in place in any of the Blocks under investigation.
Chapter 5

Analysis of the Findings

5.1 From Swarnajayanti Gram SwarojgarYojana to National Rural Livelihood Mission : Focus on IT Enabled Solutions.

The SGSY which began its journey in 1999 has traversed a long road, bumpy at times in specific areas of the country, reaching a level of success in West Bengal, if judged at least in terms of growing number of SHGs under the SGSY-NRLM scheme. (NRLM, 2015), (Anandadhara, 2015). However, it is the health of the SHGs, the turnover they achieve are often considered as parameters and draws the attention of critics who evaluate the performance of the program from time to time. (Mitra, Das, Ali – www.ijsrp.org/research paper 0315 )

If one looks at the history of poverty alleviation programs in India that were initiated by the Planning Commission since Independence, it has been seen that at regular intervals schemes were scrapped and replaced with new ones when it was found that they had failed to achieve their desired objectives (Datt, Sundaram 2004).

However, in the case of SGSY, it was not summarily scrapped but a mid-term appraisal made and it was upgraded to a mission mode with time bound objectives and strategy.
“The restructuring comes in the backdrop of the fact that out of the estimated 7 Crore rural BPL households, 4.5 Crore households still need to be organised to SHGs. The mission aims to reach out to all the poor families (BPL families) and link them to sustainable livelihood opportunities. It will nurture them till they come out of poverty and enjoy a decent quality of life” (NRLM-PIB, 2011). To achieve this goal which is extraordinary in terms of just numbers of beneficiaries to be reached, the Government of India appointed a Committee on Credit Related Issues of SGSY in 2008. The Report of this Committee dealt with a wide range of issues concerning SGSY, the pertinent being the setting up of the National Rural Livelihood Mission to better the SGSY scheme as has been said earlier. NRLM which became operational in April 2012 focussed on a number of innovative measures which had an information/communication/IT angle. This was done to sync SGSY-NRLM with the changing times as the aim in the long run is to “facilitate the Swarojgaris over a period of time to diversify from a narrow choice of local skill and trade like live stock rearing, petty trading, small cultivation to high risk commercial activities and production on larger scale” (Planning Commission, 2007). Attention to these new innovative measures must be drawn and then an assessment of the ground situation in the two Blocks must be made to identify the shortcomings in communication infrastructure and strategy and suggest course correction for the same.

• Introduction of the agency banking system where use of banking facilitators/business correspondents (Bank Sakhis) shall be made. Use of NGO’s to interact with the SHGs for group based banking program shall be made.
• Upgraded and pivotal Role of Lead District Managers (LDM) of the lead bank so redefined as to correct the present state of financial exclusion of certain sections of society.

• Lead District Manager will now have to work as Information Hubs – duly interconnected with other banks of the area with the help of Information Technology. LDM initiatives should be projected via continuously updated websites for knowledge of other banks, SHGs and public at large. LDMs to be catalytic agents for expanding banking services.

• Banks, NGOs, MFIs, and civil organisations can intermediate through the mechanism of Business Correspondents and Business Facilitators (Bank Sakhis). A note on the Banking Correspondent /Bank Sakhi model is given in the Annexure-G.

• Multi-purpose banking for SHGs to improve credit flow:
  o Strengthen banking networks by expanding rural branches
  o Introduction of ICT based smart cards, internet banking.
  o Mobile banking through mobile mini ATMs
  o Introduction of Rupay Cards

• Use of Core Banking Facility and Smart Cards to enable quick and easy fund transfer to be used for the direct payment of beneficiaries.

• Indian Institute of Banking and Finance, Mumbai has initiated a training course, and is providing study material for Bank Correspondents.

• Institute of Development Banking Research and Technology (IDBRT), Hyderabad, a unit of RBI, developing cost effective IT solutions for use of rural bank branches.
• Public Agencies to set up and maintain technology enabled solutions including village kiosks which will act as a Customer Service Point for SHGs and its clientele.

• National Institute for Rural Development (NIRD), Hyderabad, developing multi-media materials on successful innovations and make them available online to SHGs for use.

• NIRD equipped with the state-of-the-art technology including Geographical Information System (GIS) had developed an interactive national portal for e-learning for the benefit of SHGs.

• MoRD and IGNOU have started online certificate courses on project planning, project monitoring and evaluation for SHGs.

• Computer Application courses designed by Rural Management Foundation for SHGs to enrol and upgrade their skills.

(Source: Report of the Committee on the Credit Related Issues of SGSY, 2008)

• NABARD e-book keeping project—to ensure transparency and bring a qualitative change in SHG-BLP, efforts to leverage technology has begun. To encourage digitisation of book keeping, incentive is being provided by NABARD to selected SHGs via a pilot project initiated in Tamil Nadu.

• Moreover, to switch over to mobile based e-book keeping, a web/sms based book keeping product using mobile phone at the front end for SHGs and personal computer as backend for NGOs/federations/government and banks. Application allows SHGs to maintain financial transactions electronically. Monitoring of progress becomes easy as separate IDs are provided in websites. The daily attendance register, passbook, loan ledger can be printed from the website. It also
generates various analytical graphs which help in monitoring of the group’s loans on a real time basis. It also has the option to store data in the tablet to be pushed up to a centralised server when internet connection is available. Ten thousand SHGs have been brought under the program by 2014 and NABARD which is implementing the program plans to introduce it throughout the country (NABARD, 2014).

5.2 The Socio-Demographic Profile of SHG Members of Blocks Under Scrutiny: A Summary Analysis

BPL households of rural Bengal which are handled by Self Help Groups are devoid of capital and are labour surplus. In many of these regions, infrastructure and basic services are poor, education and skill levels are low. They also lack management skills. In spite of these drawbacks, rural areas often provide a number of opportunities to set up micro enterprises. Extensive manpower which often remains untapped along with resources and raw materials of varied nature are in abundance. If provided the requisite financial support and opportunities are created to upgrade their knowledge base and skills, poor people generally generate the ability to properly utilise labour and capital. Micro entrepreneurs of the first generation can be developed from them. Thus motivated, they are able to mobilise resources and augment their income.

Socio-economic profile of the Swarojgaris of the two blocks under scrutiny i.e Bally Jagachha and Santipur as derived from the survey conducted along with their communication and media usage pattern enabled the researcher to develop a Communication Strategy for...
Result of the survey regarding the socio-economic profile of the SHG members revealed the following salient features which more or less corroborates with the socio-economic standards of SHG members all over the country.

- 85% of the respondents belong to the middle age group, i.e. between 23 – 50 years of age.
- The Respondents are distributed nearly 50 - 50 in terms of general caste : reserve category
- An overwhelming number of SHG members are married women – 83%. There are 12% widows and 5% are unmarried women.
- As far as education is concerned the SHG members have a long way to go, 8% of the sample was illiterate, and 26% have only basic literacy. A large proportion i.e. 43% has studied between classes 1 to 8. 19% have studied between classes 9 – 12. 3% of SHG members are graduates. However, the level of education among Bally Jagachha SHG members was better than Santipur, the rural textile belt. In Santipur the rate of illiteracy is 14% whereas in Bally Jagachha it is 2%. Therefore, a lot of stress has to be made in Santipur to increase the level of education amongst women swarojgaris.
- 67% of the respondents reported that their total monthly family income was between Rs .2001 – 5000, but the matter of concern was 17% of the respondents whose total family income was less than Rs.2001.
- There was marked difference in the type of vocation the respondents were engaged in between Bally Jagachha Block and Santipur Block. In Bally Jagachha Block the sample was almost evenly distributed between small business, salaried and labour.
However, in Santipur which is a nationally famous textile hub, 56% of the respondents are engaged in small and cottage industry and 35% belong to the labouring class.

- 85% of the respondents belong to the BPL category; this shows that the SGSY scheme has been rightly targeted in both the blocks.
- 78% of the respondents reported that they have been member of an SHG for more than 5 years. This shows that the members are benefitting from the scheme.
- The survey reveals that 57% of the SHG members actively took part in different kinds of developmental activity in the village, being part of different village level committees associated with education, health, women and development.
- 58% of the respondents reported that they got information about the benifits of joining SHG from other SHG members. This highlights the networking capacity of SHG members. On the other hand 95% of the respondents reported that after joining SHG they have gained knowledge on various aspects of life and thus strengthened their social position.
- 96% of the respondents availed the loan facilities as a SHG member which shows that SHG provide monetary assistance to the members during time of need.

5.3 Media Habits of SHG Members of Blocks Under Scrutiny: A Summary Analysis

The survey elicited the following information from the respondents regarding their use of Mass Media/Communication Practices:

- The analysis of mass media use of respondent shows that 30% regularly read newspaper, 31% have access to radio and 92% watch television regularly. None of the
respondents use DTH, Magazines and Internet. Interestingly 1% of the respondents said that they do not use any kind of mass media.

- 66% of the respondents use mass media for up to 1 hour, 21% said they use mass media for up to 2 hours, 11% reported use of mass media for more than 2 hours.
- 85% of the respondents said that they have no knowledge regarding the use of e mails, blogs and websites.
- 94% said that they are not computer literate, whereas 96% reported that they have not received any computer training from any other source. 85% agreed on the utility of computers for SHG related work.
- On the other hand 74% of the respondents replied that they have received skill development training after joining the SHG.
- 86% of the respondents replied positively when asked whether training for communication related skills will help them to discharge their SHG functions better.
- 86% of respondents said that folk and traditional media are not in anyway useful for SHG related communication.
- 96% of respondents reported that the quality of literature provided during skill development and other training are good.
- Marketing and sales communication are vital for the stability and economic viability of Self Help Groups. The survey shows that much of the marketing of SHG products and services are done by interpersonal communication i.e. by word-of-mouth, participation in melas and fairs and exhibitions. SHG outlets, very limited in number, and lately, bulk orders received from government departments are yielding positive results. e-marketing is yet to take off in either of the blocks.
• Mobile phones are making a steady penetration across the country. The same picture is visible in both the blocks as per the survey. 83% of Bally Jagachha respondents possess mobile phones and 63% of Santipur respondents possess mobile phones i.e. 73% of respondents on an average have mobile phones in the two blocks.

• 74% of respondents in the survey reported that they understand that mobile phones can play a useful role in SHG functioning and management.

• MoRD, Govt. of India, has planned to install IT kiosks, customer service points in blocks as part of the digitisation effort in general and for SHG management in particular. Such IT Kiosks are already operational in Tamil Nadu, Kerala, Andhra Pradesh and Maharashtra. The survey showed that IT kiosks though proposal have been adopted at the DMMU level are yet to be installed in either of the blocks under scrutiny.

5.4. C4D Concept: Communication for Development

To analyse the responses derived from the field survey in the context of the study area and then to devise an alternative communication strategy the researcher has been guided by the “Consultancy Report on Communication for Development (C4D) Concept” prepared by the Sustainable Development Commission in collaboration with the OneWorld Network (2004).

C4D as per the report ‘utilises all available communication tools: including ICTs, Traditional tools and convergence of old and new technologies. The report focuses on radio, video/TV, web-based, print and many other routes for convergence of old and new technologies.’

The use of these diverse arrays of tools aims towards achieving the following goals:
Having stated the goals for the use of communication for development purpose – the following diagram shows how communication for development can improve lives and reduce poverty and achieve some strategic objectives.

Source: C4D Communication for Development Concept, One World Network, Jackie Davies (2004), P-11
In this context it is pertinent to mention what Gurumurti and Chami said about the use of ICTs. “One important axis of societal transformation that cannot be ignored is the emergence of a new, ICT-mediated social order. It is evident that the internet and ICTs are not merely the harbingers of a new communications architecture but technologies of production and social organization, reorganizing the social, economic and public-political spheres. ICT has raised a foundational question about social realignment in an emerging social order.” (Gurumurti, Chami, 2014)
While analysing the socio-economic profile and media related habits of the respondents of the blocks under scrutiny it is evident that there is a clear lack of knowledge about computer mediated communication and use of information technology based resources. Education level is not very comfortable and 22 percent of the respondents have received education class 9 onwards. Mobile phones have made a penetration and newspaper, radio and television are used by a sizeable number of respondents. As 85 percent of the respondents come from BPL background it can be assumed that it will not be possible for them to derive computer training on their own nor they would be able to acquire the hardware i.e. laptops and desktops in the near future. The researcher was also informed about the irregular availability of electricity in Santipur Block.

Therefore, serious efforts have to be made at the Sub Cluster (Upa Sangha) and Cluster (Sangha) level towards meeting these aims. The Government of West Bengal in a directive No.1895(36)/19c-3/06 dated 27/03/2006 from the office of Dr.Manabendra Nath Roy, Principal Secretary, Department of Panchayat and Rural Development had asked the District Magistrates to initiate the process of forming clusters at the Gram Panchayat level to start activities that were not possible for the SHGs to take up on their own. A very useful publication titled ‘UpaSangha O Sangha GathanerRuprekha’ (Guidelines to form Sub Clusters and Clusters) was published and distributed among the concerned stakeholders. Much work has progressed in this direction since NRLM – AJEEVIKA was introduced on 1st April 2013.

To reduce the distress being confronted by the Indian rural masses, a number of rural ICT interventions have been initiated with varied functional objectives including provisions of hardware facilities, rural connectivity, computer based training/ employment, establishing tele-center setup, and ensuring e-governance implementation. Government of India
announced National e-Governance Plan (NeGP) in 2006 under which e-PRI (electronic-Panchayati Raj Institutions) is a major program.

In this context, the excellent existing examples of mobile based value added services that are being provided to the population in rural parts of India may be mentioned. Celebrated examples include ITC’s e-choupal and Kerala Government’s AkshayaProject. The DoTelecom’s Universal Service Obligation Fund (USOF) has recently launched the Sanchar Shakti Scheme (details in Appendix-B). This scheme aimed at introducing ICT for rural women’s Self- Help Groups which includes projects to provide necessary information in local language through mobile phones. The IT policy envisages to train one individual of every household e-literate. Here mobile phones can be much more than a tool of connectivity when supported with required content and services (Vijayalaxmi, 2011).

But much of this approach has been frowned upon as highly techno-centric suitable for developed countries and are often mismatched with the cultural realities of the developing world (Jauhari 2004, Heeks 2002). Contextual factors are of prime importance as has been categorised by Malhotra, Chariar and Das (2008):

- **Regional Administrative Culture:** Such as facilitating conditions provided by government (Hung et al., 2005); work culture in administrative organization (Kraemer & Dedrick, 1997)

- **Citizen Characteristics:** Such as user profile based on age, gender, education, income and occupation of people (Dwivedi et al., 2006); user-uncertainty (Hung et al., 2005)
• **Physical Infrastructure:** Access to ICTs, e-services and mass media channels (Carter & Weerakkody, 2008; Darrell, 200214; Dimitrova & Chen, 2006; Fang, 2002; Mutula, 2005; Oxendine, Borgida, Sullivan & Jackson 2003); security concerns (Jarvenpaa, Tractinsky & Sarinen, 1999) and supporting infrastructure (Ramachandran, 200320; Ratnadeep & Hara, 200621).

• **Socio-Cultural Factors:** Civic mindedness (Hung et al., 2005); idiosyncrasies of particular groups, reflecting the group’s societal affiliation and position (Penz, 200522); specific social and cultural issues (Carter & Weerakkody, 2008; Kanungo, 200423); trust factor (Belanger & Carter, 200524; Bhattacherjee, 200225; Gefen et al., 200226; Navarra & Cornford, 200327); resistance to change (Margetts & Dunleavy, 200228); and risk-reduction (Belanger & Carter, 2005; Gefen et al., 2002) {Malhotra, Chariar and Das, 2008}.

In the circumstances a media-mix would be more suitable as a Communication Strategy for the Self-HelpGroups under the SGSY-NRLM scheme. A Functional Communication Approach is being suggested for the scheme which has the following organisational structure:
Any sustainable communication strategy keeping in mind the present socio-economic condition and media related habits of Self-Help Groups in West Bengal as derived from the Survey Report indicates to the fact that a thorough communication related training program needs to be implemented before a strategy can be put in place.

The SGSY-NRLM program involves diverse stakeholders (Sec-4.7) who are at different stages of socio-economic development and the communication strategy should be able to synchronise and synergise the efforts undertaken.
5.5 Suggested Communication Related Training Program To Be Implemented For All
The Stakeholders As Shown In Section 4.7 –

- Training program for office bearers of SHG Federations, Clusters, Sub-clusters and
  SHGs.
  - English & Bangla (optionally Hindi/Urdu/Nepali as applicable) communicative
    skills.
  - Sales and marketing skills.
  - Basic Training in Computer and IT
- FinancialLiteracyProgram
  - Operational skills training for Tablet PC based accounting (web) for SHGs.
    (Nundurbar district Maharashtra model)
  - Training programs on use of social media – Facebook, Twitter, Linkedin, Instagram,
    SnapChat.
  - Use of blog, vblog, website, email, bulk SMS, online training portal and CD ROM
  - Training to conduct teleconferencing and videoconferencing.
  - Training for PowerPoint presentation.
  - Training for project planning and presentation, bank interaction.
  - Basic photography and videography course for designated persons of federations
    and clusters to enable them document their activities.
    Conference, Media Relations, Exhibition, Field visit by Media, placing success stories
    of SHGs in Mass Media at regular intervals to make SHGs more visible.
  - Short Documentaries of success stories of SHGs to be made and arrangements made
for them to be displayed in giant screens in Saras Mela and Sabala Mela and other fairs/exhibitions and if possible in television channels.

- Establishment of IT Kiosks in vantage points in the block to enable SHGs have easy access to them. These computerised touch points to be manned by trained women who are members of SHGs themselves (the Tamil Nadu Women Development Corporation operated IT Kiosks may act as a model). These Kiosks will fill in the void as for many in the villages, desktops and laptops are luxury items unaffordable by most of SHG members. (www.tamilnadumahalir.org). It is clear that today we are living in an era of technology. In that context, a digital divide can adversely affect the growth trajectory of any nation. A constant effort must be made to bridge this digital divide at all levels.

- A constantly updated interactive website professionally made can be an asset for SHGs. The WBSRRLM website looks mundane and ordinary if compared with the website of Kudumbashree being run by the Kerala administration (www.kudumbashree.org). The Kudumbashree website clearly displays professionalism and its content elucidates the wide variety of skills that has been passed on to women of Kerala under the program. Kudumbashree today is not confined to petty trading and animal husbandry type vocations anymore. Innovation and novelty are signature characteristics of the Kudumbashree project. Niche marketing and use of multimedia presentations via online portals are being used to reach its products and services to a wide array of clientele. Area Development Societies (ADS) and Community Development Societies (CDS) are playing an important role in the implementation of the scheme. SHGs under Kudumbashree are playing a critical role in the celebrated tourism sector of Kerala and the maintenance of the newly inaugurated Kochi Metro Rail Corporation. WBSRRLM may emulate the
Kudumbashree website as a ‘best practice’ in this genre and reap benefits of image and identity construction which will accrue financial dividends in the long run.

- Training for NGOs – Another very important stakeholder in the SGSY – NRLM scheme are NGOs. As the number of SHGs and Swarojgaris increase it has become evident that it is not possible for the DMMU and BMMU to provide necessary training and hand holding support to the Swarojgaris without additional assistance from external agencies. Small NGO Training Program under the TOT (Training of Trainers) Model needs to be undertaken here. A Number of NGOs lack the necessary expertise to function effectively as SHPIs (Self Help Promotional Institutions). Hence training to partner NGOs as SHPIs by Resource NGOs has become necessary. Selected volunteers of smaller partner NGOs may be enrolled for the program.

- Sensitising banking staff of commercial banks/regional rural banks/grameen and cooperative banks/microfinance institutions in SHG related matters may be implemented by conducting Field Visit of banking staff replicating the VidarbhaKonkanGramin Bank (VKGB) Model of Maharashtra supported by NABARD. It will leverage local community members to act as business facilitators/business correspondents/bank sakhis to ensure smooth running of banking business and sustainable inclusive growth.

- Training programs of Government Officers including DMMU and BMMU staff, Block Development Officers (BDO) and Women Development Officers (WDO) and Panchayat Samity Staff in sensitising them regarding the SGSY / NRLM Scheme. Such training in West Bengal is being conducted regularly at the State Institute of Panchayat and Rural Development, Kalyani (BAIPARD). But these programs,
keeping in view the rising demands, need to be intensified as these officers have to cater to the needs of six lakh SHGs of West Bengal having 4 crore members which is a staggering number. (www.siprd.org.in)

• 5.6 Tools for Alternate Communication Strategy for SGSY-NRLM

On completion of such communication related training, a dynamic and vibrant communication strategy may be put in place which should move both horizontally and vertically, be participatory in nature and which helps networking so that it may influence policy and effect developmental change by providing viable solutions appropriate for the effective management of SHGs under SGSY-NRLM. Coordination, convergence and congruence would thus be the key role of such communication function.

It is very important to stress that such a communication strategy must be put to effect slowly as SGSY- NRLM is a long term project and stakeholders when choosing traditional, new or convergence tools will have to select the appropriate one depending on their capacity, access, availability and their needs. This will be guided by the cost involved, language and what is more genuine and credible as per the profile of the audience.

The communication strategy, therefore, would include an interface with Traditional Ways of Communicating and New Resources ---

# Traditional Tools

Interpersonal and Group Communication (meetings), letters, telephones, community media, print media, public display space, booklets, training manuals, community participation, site visits and open house, corporate advertising (at WBSRLM, DMMU and Federation level). Time slots for SHG related programs in radio and television (especially Akashvani and
Doordarshan), outdoor advertising including banners, leaflets and pamphlets, documentaries and docu-features.

# New Tools

Emails, newsgroups and listserves, interactive websites and portals, ICT training resources, computers with connectivity, digital editing software, audio video recording equipment, webinars, teleconferencing, videoconferencing, voice over internet protocol (VoIP) mobile telephony, bulk SMS service.

# Convergence

Online distribution of audio and video content, access hubs, online content of newspapers and broadcasters, online training portals and CD ROMS, e-commerce portals for marketing of SHG produce.

5.6 Millennium Development Goals and SGSY-NRLM: Communication Leading To Holistic Development

In September 2000, World Leaders adopted the Millennium Development Goals (MDGs). The aim of which was to reduce poverty, protect human rights, promote environmental sustainability and improve health in a progressively peaceful atmosphere. 189 nations, rich and poor promised to achieve some measureable targets within a span of 15 years with an aim to bring out one billion people scattered across the globe from the grip of extreme poverty. (MDG, 2000)
The MDGs are as follows:

- Eradicate extreme poverty and hunger
- Achieve universal primary education
- Promote gender equality and empower women
- Reduce child mortality
- Improve maternal health
- Combat HIV AIDS Malaria and other diseases
- Ensure environmental sustainability
- Develop a global partnership for development

The SGSY-NRLM scheme of the GOI also has as its goals the eradication of extreme poverty and hunger as BPL category families are the primary focus group of this scheme. Moreover, the scheme by promoting economic development of women, ensures gender equality and empowers women. It also provides a solid base for developing a global partnership for development by teaming up with multilateral agencies eg. World Bank and UNDP. The SHGs under SGSY-NRLM are also directly engaged in working for improvement of maternal health and reducing child mortality and creating awareness about HIV/AIDS, Malaria and other diseases. Therefore, if properly implemented the SGSY-NRLM scheme can play an important role in achieving the Universal Millennium Development Goals.

Towards this initiative, the following Convergence Schemes have been undertaken in both the blocks to synchronise with SGSY-NRLM ---

- Swachh Bharat Mission/ Mission Nirmal Bangla
- ICDS/ Anganwadi (mother and child care and universal immunization.)
• Mid-Day Meal in schools
• Hospital Diet Supply (to Block Primary Health Centres and District Hospitals)
• Sarva Siksha Abhiyan (school uniform & bag supply)
• National Rural Health Mission (sanitary napkin supply)
• Providing Integrated Participatory Planning Exercise (IPPE) support
• Running canteens in Government offices and training centres
• Federations and clusters providing support to National Literacy Mission
• Legal aid.
Chapter 6

Conclusion and Recommendations

6.1 Conclusion

The primary objective of this research work was to determine the role Development Support Communication plays in the implementation of a scheme of the Government, the aim of which is to bring about socio-economic development of the poor and the marginalised sections of society, especially women. Here, women form small groups to begin a micro enterprise out of which they aim to earn profits and thereby augment their monthly income. The Government intervenes by providing some monetary assistance in the form of loans.

Communication has been seen to play a catalytic role in this program. The socialising function of communication helps in the formation of the group. Interpersonal and Group communication where messages move both at the horizontal and vertical direction between the group leadership that is the President, the Secretary and the Treasurer and the ordinary members help in the decision making process. Similarly, the group also has to interact with the Community Service Providers (CSP) and Women Development Officer (WDO) of the concerned block to prepare a viable project plan to present it before the bank to get an approval and subsequently get the credit granted. Both verbal and written communication is essential in this phase when negotiation with bank is in progress.

Once the loan is sanctioned, then comes the stage of setting up the micro enterprise, making a SWOT analysis of the market, procuring orders and ensuring time-bound supply. There are
two types of SHG members as has been made clear in the research. In the Santipur block most of the SHG members engaged in the handloom sector have traditionally been doing this job for generations and the skills required have been handed down to them from generation to generation. On the other hand, the SHG members of the Bally Jagachha block come from ordinary households who require *extensive skill development training* to get themselves engaged in various kinds of product manufacturing and services.

*Market analysis, sales promotion and advertising, procuring and meeting orders, interacting with clients and customers requires extensive and specialised communication skills.* Role of the Community Service Providers and Government officials are important where the ‘Two-Step Flow’ system and ‘Trickle-Down’ come to the fore. The TOT method that is *Training of Trainers* is a time tested system where knowledge gained by a selected few are passed on to the rest.

The research demonstrated the increasing use of ICT in the SGSY program. It also revealed how unprepared the SHG members are to avail the facilities of ICT. More than 19% of SHG members have education between Class 9-12 and 3% of the members are graduates. Intensive training for this group of SHG members in computer and necessary software must be given to enable the SHG groups to reap benefits of information and commutation technologies. As there is intense resource crunch amongst the SHGs, ICT can help in reaching out to the prospective buyers and the marketing of the products.
Federations and Clusters of Self Help Groups at state level and district level in association with NGOs can make extensive use of multimedia technologies, set up village level IT kiosks and disseminate knowledge and information online to the SHG beneficiaries on the completion of the required ICT training. ICT’s role in building infrastructure, human resource development is significant in the SGSY program.

The SGSY program extensively uses Extension/Diffusion of Innovation approach where there is a stage by stage process of technology transfer in a top-down fashion as mentioned in the Modernisation Paradigm of Roger’s Diffusion Theory. There is a concerted effort by extension educators to persuade a behavioural change in a predetermined way.

The SGSY-NRLM scheme also sees the characteristics of Participatory Model in its operation. Here, people at the grassroots are the nucleus of action, who plays a lead role in determining the course. With wide participation of women folk in both the social and economic sphere, there is true distribution of power where the community becomes a democratic one.

The researcher while making this study has had the opportunity to witness poverty and efforts to come out of it firsthand. Although a large government machinery exists to implement the SGSY/NRLM Scheme right from the Govt of India level in New Delhi to the Gram Panchayat level in the villages much of the desired objectives of this scheme remains unfulfilled due to lack of co ordination amongst the various departments at different stages.
There is also diffidence on the part of a large section of the bureaucracy towards the marginal sections of the society. In this scenario horizontal and vertical communication which is development support in nature is necessary to provide the right impetus at different crucial junctures to make this program a success. This must be remembered by all that the target of this program are women belonging to BPL families many of whom are of Scheduled Caste and Scheduled Tribe category with little education and no training. Under the circumstances all stakeholders of the program must have a positive, caring and dedicated attitude to make it a success.

6.2 Recommendations

A wide array of activities can be undertaken to better the functioning of SHGs. Keeping in mind the objective of this research, focus is been made on the programs associated with communication and information.

- Setting up of a Self Employment Training Institute agency (SETI) headquartered in i) Siliguri for north zone and ii) Kolkata for south zone and branches in each district headquarters for training and skill development of the swarojgaris need to be expedited in a time bound and phased manner. Since requirement differs from region to region, the kind of training to be provided by each these de-centralised institutes will be need based. A professional, young, energetic, cadre dedicated to the cause of poverty elimination and rural development be appointed as co coordinators and resource person in these institutes.
Although specialization would be the hallmark of each of these training institutes depending on the demand of such skills a few courses need to be designed for all swarojgaries across the state. These common programs may include i) Communicative English ii) Basic computer/IT literacy iii) sales promotion iv)marketing skills v) project planning vi)basic accountancy and book keeping.

SHG- bank credit link is the key to success of SHGs under SGSY as pointed earlier Banking staff posted in rural branches are meagre in number and attrition rate is very high. Therefore posts of banking correspondents need to be created and filled up who will be permanently posted in the block and will help the SHG members to negotiate with the banks and develop a proper project plan and avail the credit from the bank branches.

ICT can prove to be an important tool for connecting the members of SHGs under SGSY with the financers as well as the market. A village level computerised touch point proving all the core facilities like getting information about funding, scopes of sales promotion and disseminating essential information about schemes can help the sworajgaries stay updated and gain a competitive edge.

The computerised touch points provided with internet infrastructure and accounting softwares can be managed and maintained by the members of the SHGs themselves. Responsible persons with at least high school education can be chosen from amongst the SHG members to look over the tasks in the touch points. Basic training on Microsoft word, excel, PowerPoint, Internet and accountancy can be provided to the
swarojgari, so that the SHGs become self-sustained in maintaining and monitoring their activates.

• State level SHG federation must seriously undertake the following tasks:
  i) Provide Trademark which will ensure the standardisation of the product. ii) Many of the SHG products are agriculture based. AgMark, ISI mark or a separate Body to provide a standardised benchmark for SHG made products can prove to be helpful in ensuring about the quality of the product.

• Packaging and branding is necessary ingredient in today’s marketing strategy. It distinguishes a product from similar other products and makes it easily identifiable. Federations must work towards this end.

• The SHGs lack cash therefore normal advertising avenues of their products remain closed. But new media can be successful used to advertise and promote SHG products. Social media pages, like facebook, twitter, instagram and blog pages like blogger and wordpress can be tapped to reach out to the prospective consumers.

• Social media can act as a business to business communication platform. This can help the SHGs to gain notice of bulk buyers and large business houses. Maintaining a page on social networking site or a micro blogging site SHGs can uplift their image as a brand and can reach out to a larger market. Bulk SMS via mobile phones can also prove to be a useful marketing tool.
• NGOs play an important role in boosting the moral and helping the SHGs to make their journey smoother, workshops, seminars, group discussions, familiarisation visit to model SHGs can be conducted. Case studies highlighting good practices can be printed in pamphlets and distributed among SHGs by NGOs. Visual media including short documentary can be made for publicity.

• Presently a proper supply chain do not exist for SHG products, exclusive shops located at the villages give very little exposure to the SHGs. Government sponsored fairs like SabalaMela and SarasMela in and around urban areas do give exposures to the SHG products but that too for a very limited period of time. Measures should be taken by the government to involve the Public Distribution System (PDS) one of the largest system in the world that provide subsidised food articles to promote and place the SHG products on their shelves for greater exposure and revenue generation for the SHGs.

• Corporate communication and PR agencies may be utilised by SHG Federations to place success stories of SHGs, human interest stories concerning SHGs in main stream newspapers and magazines. Regular publication of such stories will make SHGs more visible in the public domain.

• The government of India may think of starting a television channel dedicated to the SHG movement similar to the DD Kissan channel. Community radio slots in different parts of the country may be given to the SHG federations for operation. SHGs may use the radio, television and community radios for advisement purpose.
However to make this channels financially viable properly designed programs by the professionals need to be made to retain viewership.

• Self employment promotion depends on a great extent on market linkages. Ability to market the goods produced signify the success of the program. Marketing and sales related communication can be channelized by the establishment of village markets (hatt) by allotting permanent spaces, semi pakka-sheds, storage godowns, cold storages, rentable spaces for setting up kiosks, regular fairs/exhibitions at metropolitan cities may help the SHGs procure bulk orders.

• Two-Step Flow Theory and Trickle-Down Theory emphasises on the role of trained motivators and animators who play a critical role in social mobilisation of SHGs. For NGOs social mobilisation is a natural field. A Consultative Group at the state level with branches in the districts may be constituted for selection of NGOs which would provide training to other NGOs and motivators/animators for social mobilisation and formation of SHGs. NGOs provide the crucial Development Support Communication (DSC) at the formation stage, linkage stage and micro enterprise stage of SHGs.
Scope for Further Research

Further research in the undermentioned areas may be undertaken in future as the SHGY-NRLM program enters its mid-term phase:

- Comparative studies may be made into the impact the scheme has made to the northern, southern, eastern and western regions of the country.
- Since multiple agencies are involved in the implementation of the SGSY-NRLM scheme, a study needs to be conducted about the intra and inter coordination aspects amongst these agencies which may facilitate or impede the process of its implementation.
- Increasing digitisation has been viewed to be very important in the implementation of the scheme. However, ground realities do not seem to be ready enough to implement full scale digitisation. SGSY-NRLM became operational in June 2013. Two to three years hence it is expected that the efforts of digitisation which has begun since 2016 will start bearing fruits. Indepth study into the effects of digitisation to the SHG movement may be conducted then.
- Research may be conducted on the role of ICT in the empowerment of women.
APPENDICES
APPENDIX --A

Case Study

Tapan Smriti Mahila Sangha (Cluster) of Bally Jagachcha Block

SHGs of Bally Jagachcha Block have been functioning under the DWCRA Program since 1995. They primarily engaged in mushroom cultivation, food processing, poultry, duckery and goatery. Their products were sold to the nearby villages and offices.

In 2002, all these SHGs were brought under the SGSY fold. Tapan Smriti Mahila Sangha was one of the clusters that were formed during that period. All the SHGs of Durgapur-Abhaynagar Gram Panchayat became members of this cluster. This cluster since its inception has been functioning with the definite agenda to create jobs and provide steady income to its members thereby uplifting their economic and social status.

The members of this cluster understood and valued the importance of a steady clientele for the sustenance of their ventures. Therefore, a production-cum-marketing outlet was established by the block SGSY committee with the financial assistance of District Rural Development Cell, Howrah Zilla Parishad. In the meanwhile, the members of Tapan Smriti Mahila Sangha were trained in Food Processing. 245 members of 23 SHGs (21 SGSY and 2 other SHG) came under the umbrella of
TapanMahilaSmritiSangha and pursued the vocation of production and marketing of food products. The Sangha has applied and received FPO license.

The Food Processing venture of the cluster is a joint venture of District Horticulture and Food Processing Department, District Industrial Centre and District Rural Development Cell, Howrah ZillaParishad. The Bally JagachchaPanchayatSamity provided land and with financial assistance of DRDC- Howrah,a building was erected which became an important infrastructure for the cluster. With training from the Food Processing Department they began their operations which also supplied machinery and gave financial and technical support including arrangement for packaging. Later, DRDC-Howrah also provided some machinery, chemicals and packaging knowhow. Rs 3.5 lakhs as seed capital and Rs. 15,000/- as managerial support was also received from the nodal agency.

Presently, the products being manufactured here include Bori, Papad, Jam, Jelly, Pickle, Sauce, Squash and a special food item for children named Pushtika. It is a nutritious laddoo prepared from a mixture of mung (pulses), gram and wheat. Pushtika is now supplied to ICDS Centers of the Districts. Other products are also being sold from the marketing outlet of the center, different SGSY marketing outlets and to different offices. Presently 40 SHGs are members of TapanSmritiMahilaSangha . The cluster is also supplying lunch packets, tiffin to different meetings and programs of the government and private sector in the form of ‘Home Delivery System’. The average yearly turnover has been above Rs. 21,00000 lakhs. The presently have machinery worth 3 Lakhs. ‘Chetana’ is the brand names of their products which is now available in different retail outlets across the district of Howrah and beyond.
Having to nudge their way in the open economy, the SHGs under the TapanMahilaSmritiSangha have done exemplary work. Their products now compete with others from big companies and have made a name for themselves due to good quality and excellent packaging. Coming from the vulnerable sections of society this cluster has survived in the open economy and has won the first stage of the long battle ahead.

(Source:Tapan Smriti Mahila Sangha and DMMU/DRDC Howrah Zilla Parishad).
APPENDIX –B   Case Study

Sanchar Shakti Scheme.

The Telecom Regulatory Authority of India (TRAI) in 2011 has launched a pilot scheme in 5 states providing ‘Mobile Connectivity and ICT Related Livelihood Skills for Women Self Help Groups’ codenamed Sanchar Shakti.

The purpose of this scheme is to decrease the gender gap in terms of development in rural areas by providing SHGs greater access to markets, financial services, knowledge and skills via better connectivity. Information and enhancement of livelihood skills will enrich the lives of rural women.

The scheme helps SHGs by supplying valuable information regarding employment opportunities, banking and government services, health and safety and new markets where SHGs can sell their products and services.

The principle stakeholders in this scheme are: NABARD, NGO, Mobile Service Providers, Handset/Modem manufacturers and application service providers.

The responsibilities of stakeholders are as follows

  • **NABARD**: Provides micro credit for the purchase of handsets and other allied infrastructures. It also shortlists the lead NGOs to manage the schemes.
• **NGOs:** It identifies the beneficiary SHGs and co ordinates with NABARD in generating awareness about the project and gives the necessary training to the concerned SHGs.

• **Mobile Service Providers:** The beneficiary SHGs are given special discounted prepaid tariff plan to operationalize the scheme. It also links up with the Value Added Service providers (VAS).

• **Handset/Modem Manufacturers:** Handsets and modems are supplied to the SHGs at discounted price. The SHGs are given training and necessary help to set up repair centers for handsets and modems.

• **Application Service Providers:** They develop applications, which are peculiar to SHG requirements and functioning. They also provide SHGs with subscriptions at discounted rates.

The Department of Telecommunication (DOT) co-ordinates and facilitates the inputs of the different agencies associated with the scheme and collates feedback to evaluate the scheme for future correction and up gradation.

USOF provides subsidy for the tariff plan.

The scheme has four stages of operation.

Stage One: A handset along with a prepaid tariff plan and VAS subscription

Stage Two: SHG maintained repair centers for mobile handsets
Stage Three: SHG run modem repair centers

Stage Four: SHG operated solar-based mobile CDMA FWT charging centers.

Once fully operational, all the four stages can operate simultaneously.

**Sub schemes under this pilot project:**

**VANI:** Women entrepreneurs are given market linkage data via mobile VAS.

**V-Stri-IT:** A participative and need based bouquet of mobile VAS to transform personal and entrepreneurial lives of rural women.

The scheme which provides the SHGs information about weather, market prices, financial products, training facilities, buyers, fairs and exhibitions, government programs and also health and social issues have successfully operated in 18 districts of five states. Phase-i of the SancharShakti Project has yielded positive outcome which is evident from the results i.e. increase in SHG-BLP of Ramgarh and Dhule districts.

SHG-BLP ----Ramgarh (Jharkhand) Before 340 After 1006

Dhule (Maharashtra) Before 1424 After 2284

Digitization of SHGs has had a salutary effect and has helped the banking sector in the following ways -

# Banks can prepare grading reports of SHGs with data auto-generated by the system.

#This report help banks judge the status of the bank before granting linkage.

#Leads to increased credit linkage.

#Banks become more aware of SHG functioning.

#SMS alerts received on real time basis brings transparency in transactions.
#Banks after implementation of the Sanchar Shakti scheme, can take informed credit decisions on real time basis.

Acknowledging the positive outcome of this pilot project NABARD has extended it to Phase –ii that will now cover 22 more districts which includes 2.3 lakh SHGs having approximately 35 lakh members.

Source: NABARD Annual Report 2015-16 and Telecom Regulatory Authority of India (TRAI)
APPENDIX--C

Case Study

Santipur Block: Sector Specific Interventions

Santipur, a Model Block of Nadia district is a nationally famous textile hub. Specific interventions have been initiated in this block to test their effectiveness and for future replication in Nadia District and in other parts of the state.

The SHGs of Santipur Block are engaged in following vocations: Handloom item production and marketing thereof, Powerloom, Tailoring, Batik Print, Poultry Farming, Fishery, Agro-based products, House Dairy, Jute Items and Animal Husbandry.

From among these trades--- 1) Handloom and Powerloom  2) House Diary was selected by the DMMU for undertaking sector specific interventions. This choice was made as in these two trades as it is possible to organize the clusters into cooperatives and then link the cooperatives to state level bulk buyers.

From out of the existing SHGs in Santipur Block a sample of 600 SHGs were selected and 428 SHGs were found willing to undertake training in different thematic areas of livelihood.
I. Problem ranking and vulnerabilities in Handloom and Powerloom sector in Santipur.

i. Marketing of finished products

ii. Irregular supply of electricity

iii. Lack of dedicated production centers

iv. Shortage of working capital

v. Training of design in handlooms

vi. Lack of space for office and storage

vii. Need for mechanical training

viii. Expected income

To ameliorate the crisis arising from these problems and vulnerabilities, the DMMU, Nadia ZillaParishad has started implementing in phases the following interventions---
• Activity cluster formation (on Sarees – transforming handloom user groups to powerloom user groups and enabling direct retail linkage to ensure sustainability in terms of maximization of profit.)

• Provision of working capital for Artisan SHG members for purchase of looms.

• Development of cluster level thread bank.

• Linkage with bulk buyers like Tantusree and Manjusha( both Government of West Bengal Undertakings)

• Promotion of group based powerlooms.

II. Problem ranking and vulnerabilities in House Dairy sector in Santipur---

i. Marketing of produce

ii. Lack of veterinary medical facilities

iii. Inadequacy of freezer to store milk

iv. Lack of training to make milk based products

v. Intermittent supply of good breed of cattle

The following interventions have been initiated to strengthen the house dairy livelihood skill---

• Skill Training for Animal Treatment;

• Training for Food and Fodder development, vaccination, milking etc;
• Providing working capital for procurement of additional cattle so as to make the activity viable; Ensuring cattle insurance;

• Development of functional linkage with the District Cooperative Milk Union Limited.

Livelihood interventions in both these sectors were initiated in 2015-16 and has started yielding marginal benefits to the targeted SHGs by the end of the financial year.

(Source: DMMU, Nadia Zilla Parishad and SHGs under the scheme).
APPENDIX--- D

Letter from Mission Director cum Chief Executive Officer, West Bengal State Rural Livelihood Mission (WBSRLM) initiating the NRLM in West Bengal.

This important document sourced from the Department of Panchayat and Rural Development, Government of West Bengal indicates to the transition phase of the scheme from SGSY to NRLM. Here, the Mission Director cum Chief Executive Officer of West Bengal State Rural Livelihood Mission in a letter to all concerned stakeholders within the government informs them about National Rural Livelihood Mission and all the rules and guidelines associated with the scheme in its new format.

Continued…
No: 716 (38)/WBSSRLM/Prog/6P-68/2013

Date: 12th Nov 2013

From: Shri Abhinav Chandra, IAS
Mission Director cum Chief Executive Officer,
Anandadhara,
West Bengal State Rural Livelihoods Mission (WBSSRLM)

To:

1. The Principal Secretary, GTA

2-19, The District Magistrate and District Mission Director
Bankura/Birbhum/Burdwan/Coochbehar/DakshinDinajpur/Darjeeling/East
Midnapore/Hooghly/Howrah/Jalpaiguri/Malda/Murshidabad/Nadia/N-24Paraganas/Purulia/S-24
Paraganas/Uttar Dinajpur/West Midnapore

20-38, The Project Director, DRDC and Additional Mission Director
Bankura/Birbhum/Burdwan/Coochbehar/DakshinDinajpur/East
Midnapore/GTA/Hooghly/Howrah/Jalpaiguri/Malda/Murshidabad/Nadia/N-24Paraganas/Purulia/Siliguri/S-24
Paraganas/Uttar Dinajpur/West Midnapore

Sub.: Implementation of activities under Anandadhara/NRLM

Madam / Sir,

You may be aware that the Ministry of Rural Development, Government of India has launched National Rural Livelihoods Mission (NRLM) by restructuring and replacing Swarnajayanti Gram SwarojgarYojana (SGSY).

The NRLM has subsequently been renamed as Aajeevika and launched as Anandadhara in West Bengal. Aided in part through investment support by the World Bank, the Mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services.

The SGSY has ceased to exist with effect from 1st April 2013. Anandadhara/NRLM has already been rolled out and activities under various components are gradually being strengthened, it is felt necessary to invite your kind attention to the following important matters that may be read with the previous correspondences and several rounds of discussions with the Districts hitherto:

1. Universal Social Mobilization:
   a. To begin with, NRLM would ensure that at least one women member from each identified rural poor household, is brought under the Self Help Group (SHG) network in a time bound manner.
   b. NRLM would ensure coverage of vulnerable sections of the society such that 50% of the beneficiaries are SC/STs, 15% are minorities and 3% are persons with disability, while keeping in view the ultimate target of 100% coverage of poor families.
   c. The SHGs under NRLM must be women SHGs which include the SGSY SHGs and others.

2. Implementation Structure:
a. The State Mission Management Unit (SMMU) of the West Bengal State Rural Livelihoods Mission (WBSRLM) has been implementing NRLM activities throughout the state of West Bengal.

b. The work of WBSRLM at the District Level had been decided to be done by the District Rural Development Cells as District Mission Management Units (DMMUs). Recently, the Government of India has amended the NRLM guidelines and as such the SRLM would also be obliged to incorporate the same which would be intimated from time to time. However, the restructuring of the DRDCs will be done by the Dept of Panchayats & Rural Development apropos the guidelines issued by the Ministry of Rural Development (MoRD), Govt of India.

c. The WBSRLM would try and accommodate those personnel from DRDCs who are found competent vide a selection to be undertaken by a separate independent body (modalities of which are being finalized and would be communicated shortly). The officers who can be accommodated under the DMMU structure would be taken on deputation from the DRDCs by the P&RD dept and placed under the DMMU.

d. The District Magistrates and the designated officer of the GTA will function as District Mission Director while the Project Directors of the DRD Cells will function as the Additional District Mission Director. At the Block level Block Development Officers will be functioning as Block Mission Director.

e. The other professionals of the DMMU & BMMU would be engaged from the open market by a HR Agency (selected through a Transparent Bidding process of the World Bank). This engagement of professionals would be done in a phased manner, with the 8 Intensive Districts & 32 Intensive Blocks being covered in the first phase. In the remainder Districts & Blocks the Non-Intensive rollout would be facilitated by the DRDCs.

3. Phased Implementation:

a. Building up social capital of the poor consisting of the institutions of the poor, their leaders, community professionals and more importantly community resource persons are key to implementation of Aajeevika. More over engagement of expert professionals in various thematic areas like, social mobilization and institution building, training and capacity building, financial inclusion, livelihoods, programme management etc is also an important factor under NRLM.

b. Building up social capital and engagement of expert professionals at state, district and block levels cannot be undertaken all at one instance. Therefore, a phased implementation approach has been adopted under NRLM. NRLM would reach all districts and blocks by the end of 12th five year plan.

c. The blocks that are taken up for implementation of NRLM, called as Intensive Blocks, would have access to a full complement of trained professional staff and cover a whole range of activities of universal and intense social and financial inclusion, livelihoods, partnerships etc. However, in the remaining blocks, called as Non Intensive Blocks, the activities may be limited in scope and intensity.

d. The World Bank aided component of the NRLM is called as National Rural Livelihoods Project (NRLP)

e. The Governing Body of the WBSRLM has identified 32 blocks of 8 districts as intensive blocks in the first phase. These 32 blocks have also been included under NRLP.

f. It may also be stated here that one intensive block from each of the 8 intensive districts have been identified to be developed as Resource Block with the support of the Society for Elimination of Rural Poverty (SERP), Andhra Pradesh as National Resource Organization. Clarity on this has been given to the Addl District Mission Directors in the various workshops held with us and the World Bank since last 7 months. The list of Intensive Blocks and Resource Blocks has already been sent to the districts.
4. Demand driven Strategy
   a. As the NRLM is being implemented in a Mission Mode, allocation based strategy of SGSY has been shifted to a demand driven strategy under NRLM, according to which states are to formulate their annual action plan as per guidelines. The Annual Action Plan of the WBSRLM for the year 2013-14 has been approved by the MoRD and the 1st installment of central share has been received.
   b. Accordingly, the DMMUs were asked to prepare and submit their AAPs. These AAPs are being scrutinized and funds under different components i.e, staff salary, operating cost, revolving fund, training and capacity building, infrastructure and marketing etc are being released phase wise. It should be ensured that the fund meant for the community should be spent as per norms without delay.

5. Improved targeting, through the Participatory Identification of the Poor (PIP) process
   a. Recently the Government of India has amended the NRLM guidelines and has introduced the PIP process for deciding the target group for NRLM.
   b. As it will take some time for the NRLM to formulate a detail guideline on PIP, till then, as per guidelines of the MoRD the official BPL list will be targeted under NRLM (minimum 70% members should be taken from BPL household) and up to 30% of the total membership of the SHGs may be from among the population marginally above the poverty line. This 30% should include the excluded poor, those who are really as poor as those included in BPL list but their name does not figure in the list. This criterion would continue for formation of new self help groups (SHGs).
   c. Therefore, the DMMUs should go ahead with formation of SHGs under NRLM as per this procedure.

6. Promotion of Institutions of the poor (SHGs and SHG based Institution):
   a. Efforts have been taken in West Bengal (unlike many other states) to federate all SHGs at Village, Gram Panchayat and at Block levels.
   b. The village level Clusters or Upa-Sangha must be formed in all Gram Sansads and Gram Panchayat level federations or Sanghas must be formed in all Gram Panchayats under NRLM.
   c. Existing Sanghas and Upa-Sanghas also require to be strengthened with due importance. Gram Panchayat level Federations or Sanghas will be registered under appropriate act of the state.
   d. Emphasis should be given for formation and strengthening of Upa-Sangha and Sangha first and thereafter, initiatives for formation of Maha-Sangha should be taken in consultation with Anandadhara State Office (ASO).
   e. As initiation the Districts may want to assess the quantity of the Upa-Sanghas and the Sanghas whereby each GP must have one Sangha and each GS must have at least one Upa-Sangha. The office bearers and other details that have been maintained by the Districts would need to be validated again to incorporate any changes. These details must be sent to us apropos the format that must be understood from us.

7. NRLM Compliant SHG:
   a. There are existing institutions of the poor women formed by Government efforts and efforts of NGOs. NRLM would strengthen all existing institutions of the poor which are NRLM compliant in a partnership mode.
   b. NRLM compliant SHGs would include:
      i. A women Self Help Group (SHG) (formed with the women members of the identified rural poor families), coming together on the basis of mutual affinity
ii. Women SHGs under NRLM will consist of 10-20 persons. In case of special SHGs i.e. groups in the difficult areas, groups with disabled persons, and groups formed in remote tribal areas, this number may be a minimum of 5 persons.

iii. Only for groups to be formed with Persons with Disabilities, and other special categories like transgenders, NRLM will have both men and women in the self-help groups.

iv. All SHGs should follow Panchasutra ie

✓ regular meetings,
✓ regular savings,
✓ regular inter-loaning,
✓ timely repayment and
✓ up-to-date books of accounts

8. Community Resource Person (CRP):

a. Investment by NRLM would be in two fronts: a) creating a large scale of ‘social capital’ institutions of poor and b) capacity building of community cadre and community resource person.

b. Quality social capital is foundation for sustainable community institutions. NRLM envisages that the community resource persons would support the mission towards horizontal scaling and deepening of the process.

c. The NRLM also discourages any RP who is not selected from a SHG but also for a SHG. However, guidelines for deployment of community resource persons and their roles would be issued shortly. Till then support of existing resource persons may be taken as per existing procedure.

9. Capacity Building support

a. Under NRLM, DMMUs would take up all round capacity building of the SHGs on self-management capacity, financial management, book keeping, livelihoods, formation and nurturing of federations and livelihoods organizations, skill development of the rural youth to take up self enterprises or jobs in organized sector, enabling these institutions to access their entitlements from the line departments, etc.

b. In this connection, it is stated that the existing master training circular should be followed till new guidelines are issued.

10. Financial Assistance to the SHGs

a. Revolving Fund (RF) for non-intensive blocks:

i. NRLM would provide a Revolving Fund (RF) support to SHGs in existence for a minimum period of 3 months and are NRLM compliant SHGs, i.e. they follow ‘Panchasutra’ – regular meetings, regular savings, regular internal lending, regular recoveries and maintenance of proper books of accounts.

ii. Only such SHGs that have not received any RF earlier will be provided with RF (in the Non-Intensive Blocks), of Rs 15,000 as corpus.

iii. Those SHGs which have been found to have passed grade-I till date and those who have been found to be NRLM compliant will be given priority for getting RF.

iv. The purpose of RF is to strengthen their institutional and financial management capacity, financial prudence and build a good credit history within the group.

b. Pragati Fund for NRLP blocks (i.e. Intensive and Resource blocks): a guideline vide memo no. 676 (16)/WBSRLM/Prog/6P-68/2013 dated 31.10.2013 has already been issued for providing Pragati Fund to the NRLM compliant SHGs in the Intensive Blocks.

c. DMMUs need to complete the process and start releasing this fund by November, 2013 and complete fund release by 10th of December, 2013.
11. Community Investment Fund (CIF) and Vulnerability Reduction Fund (VRF) for NRLP blocks: As per NRLM guidelines there is provisions for CIF and VRF for the eligible SHGs under NRLP blocks. A guideline is being issued covering the eligibility criteria, role of SHG and SHG based Federations, etc.

12. Credit support from Banks (for SHGs under Intensive, Non-Intensive and Resource Blocks):

a. Emphasis is laid on the multiple doses of assistance under NRLM. This would mean assisting an SHG over a period of time, through repeat doses of credit, to enable them to access higher amount of credit for taking up sustainable livelihoods and improve on the quality of life.

b. SHGs can avail either Term loan or a CC loan or both based on the need. No collateral and no margin will be charged upto Rs 10 lakhs limit to the SHGs. No lien should be marked against savings bank account of SHGs and no deposits should be insisted while sanctioning loans. (a detail guideline has been issued by RBI vide RBI/2012-13/559, RPCD. GSSD. CO. No 81 / 09.01.03/2012-13 dated June 27, 2013.)

c. Capital Subsidy has been discontinued under NRLM: No Capital Subsidy will be sanctioned to any SHG from the date of implementation of NRLM.

d. Introduction of Interest subvention:
   i. NRLM has a provision for interest subvention, to cover the difference between the Lending Rate of the banks and 7%, on all credit from the banks/ financial institutions availed by women SHGs, for a maximum of Rs 3,00,000 per SHG. This will be available across the country in two ways:
      ✓ In 150 identified districts, banks will lend to all the women SHGs @7% upto an aggregated loan amount of Rs 3,00,000/- . WSHGs of these districts who repay loans in time will get additional interest subvention of 3%, reducing the effective rate of interest to 4%. In case of West Bengal, 5 districts (namely 3 IAP districts i.e. West Midnapore, Purulia and Bankura, and 2 other districts i.e. Birbhum and Coochbehar) have been included within 150 districts.
      ✓ In the remaining districts also, NRLM compliant women SHGs are eligible for interest subvention to the extent of difference between the lending rates and 7% for the loan upto Rs. 3 lakhs.
      ✓ It may be mentioned here in this connection that the SHG & SE Department, Government of West Bengal, has already introduced the scheme of West Bengal Swainivar Sahayak Prakalpa (WBSSP) for providing interest subsidy to the SHGs. WBSSRLM is in the process of combining WBSSP with interest subvention scheme of NRLM.

13. Credit Target for SHGs

a. Rs 1163 crore has been targeted as credit for the year 2013-14 for the SHGs in West Bengal by the State level Bankers’ Committee (SLBC). District wise and bank wise distribution of the said target has been shared with the Addl DMDs in the meeting dated 27.06.2013.

b. Necessary monitoring requires to be made at the district level. Accordingly a Sub Committee of the DCC needs to be formed for monitoring the SHG Bank linkage under
NRLM (Ref: Proceedings of the meeting dt 27.08.2013 communicated vide memo no 595(37)/WB/SRLM/Estt/1M-3/2013 dt 03.10.2013)

c. It may be stated here that credit mobilisation in West Bengal is not satisfactory at all (Rs 674.41 crore in 2012-13). Up to 2012-13, out of 397725 SHGs formed under SGSSY, 291441 groups were qualified in 2nd grading, but only 44440 groups were credit linked. Therefore, it reveals that though there is ample scope for credit linkage, a large number of eligible SHGs are still waiting for credit linkage. Hence, it is requested to take appropriate measure for achieving the credit target during the current financial year.

d. Regular meetings of the District Level Sub-Committee on SHG Bank Linkage and regular meetings of BLBC needs to be ensured. This will be one of the major tasks for the District Mission Directors/ District Magistrates.

14. Convergence and Partnership

a. NRLM places a high emphasis on convergence with other programmes of the Central Government and the State Government for developing synergies directly and through the institutions of the poor.

b. It may be stated that the convergence with MGNREGS, NBA, ICDS, MDM, etc. has been established which now needs to be further strengthened. Several Districts are using these Women SHGs for assisting in planning and carrying out works under the MGNREGS to increase the Women Persondays.

15. Aajeevika Skill Development Programme (ASDP)

a. Under Aajeevika/NRLM an important subcomponent is Aajeevika Skills Development Programme (ASDP) which envisages placement of rural youth in the job market after developing necessary skills through partnerships with public, private, non-government and community organisations.

b. 25% of the NRLM allocation has been earmarked for this programme. At present several organisations have been implementing a good number of projects under this component in various districts.

c. DMMUs have already been instructed to monitor this programme at the district level. A dedicated official of the DMMU needs to look after this important programme. At the moment efforts of the MC/LDO can be utilized by the DMMUs.

16. Mahila Kisan Sashaktikaran Pariyojana (MKSP)

a. The objective of MKSP is to increase the role of women in agriculture through empowerment and thereby increase agricultural production and productivity. This project is also being implemented through partnership model.

b. At present one project is being implemented through Loka Kalyan Parishad as PIA in the districts of Purulia, Birbhum, Uttar Dinajpur, Dakshin Dinajpur and Jalpaiguri. The DMMUs of the concerned districts need to look after this project in the interest of its effective implementation.

17. Rural Self Employment Training Institute (RSETI)

a. There must be one RSETI in each District set up by a public sector bank with the objective of transforming unemployed rural youth in the district into confident self-employed entrepreneurs through need based experiential learning programme followed by systematic handholding support. The location of these RSETI must be located in a place that is easily accessible by the poor youth from the rural areas who travel for seeking the training in such RSETIs.

b. In West Bengal RSETIs are functioning in each district. At the state level, State Project Coordinator has been monitoring the programme. As per guidelines, land for setting up
infrastructure to be provided by the state government at a nominal charge and the MoRD will provide financial support upto Rs 1 crore.

c. It is learnt that proposal for transfer of land in favour of RSETI has already been initiated in respect of some districts. However, the identification of land by each District must be completed within this month.

d. The MoRD has recently issued new guideline (communicated vide no 575(19)/WBSRLM/Prog/6P-2/2012 dated 30.09.2013) for monitoring of RSETIs through a committee chaired by the District Magistrate. It is suggested that regular meetings of the RSETI can be held at the District Level or alternatively, this committee can also meet with the District Level Sub Committee on SHG-Bank Linkage. The rationale is that since the Bankers would attend the latter, they should also be aware of the RSETI.

18. Reporting system:

   a. Monthly Progress Reports (MPR): WBSRLM submits MPRs for programme implementation in separate formats for intensive and non-intensive blocks to the NMMU. Copies of the said formats have been communicated to DMMU for submission to SMMU within 5th of every month positively.

   b. Financial Report: A separate financial report format has also been sent to the DMMUs for submission of the report by 5th of each month. A quarterly IUFR (Interim Un-audited Financial Report) report is to be submitted within 5th of next month after completion of each quarter of financial year positively.

   c. Monthly report on Bank related issues: A separate format in this regard has already been circulated to DMMUs (vide memo No 686(18)/WBSRLM/Prog/6P-3/2012 dated 06.11.2013) for submission to SMMU within 5th of every month positively.

In view of above, I would request you to kindly take necessary action for implementation of activities under Anandadhara/NRLM in the interest of socio-economic development of the poor and the vulnerable.

Yours truly,

(A. Chandra)

MD & CEO
## TITLE: COMMUNICATION STRATEGY FOR SGSY: A STUDY OF TWO BLOCKS OF WEST BENGAL

### SURVEY SCHEDULE I

**SOCIO DEMOGRAPHIC PROFILE OF RESPONDENTS**

<table>
<thead>
<tr>
<th>Name ---</th>
<th>Name of SHG ---</th>
<th>Address ----</th>
<th>Tel/Mob No ----</th>
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1.1. **Age of respondent----**

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<th>36-50</th>
<th>Above 50</th>
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1.2. **Social Strata----**

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<th>ST</th>
<th>Others</th>
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1.3. **Marital Status ----**

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<tr>
<th>Unmarried</th>
<th>Married</th>
<th>Widow</th>
<th>Others</th>
</tr>
</thead>
</table>

1.4. **Educational Status----**

<table>
<thead>
<tr>
<th>Illiterate</th>
<th>Basic Literacy</th>
<th>Class 1-8</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Class 9-12</th>
<th>Graduate</th>
<th>Others</th>
</tr>
</thead>
</table>

1.5. **Monthly Household Income---**

<table>
<thead>
<tr>
<th>Less than Rs. 2000</th>
<th>Rs.2000/- to 5000/-</th>
<th>Rs 5000/- to Rs 7000/-</th>
<th>More than Rs. 7500/-</th>
</tr>
</thead>
</table>

1.6. **Primary Source of Family Income---**
Agriculture [ ]  Poultry [ ]  Fishing [ ]

Small and Cottage Industry [ ]  Small Business [ ]

Salaried [ ]  Labour [ ]

1.7. Income Group ----
   BPL [ ]  APL [ ]

1.8. Periodicity of SHG membership ----
   Less than 5 years [ ]  More than 5 Years [ ]

1.9. Whether member of any other village level committee-----
   Women Development Committee [ ]
   Village Education Committee [ ]
   Village Health Committee [ ]
   None [ ]

1.10. Primary Source of Membership of Information regarding SGSY-NRLM---
   Gram Panchayat [ ]  Block Office [ ]
   Primary School [ ]  Other SHG Member [ ]
   Family [ ]

1.11. Opinion on whether knowledge bases of member has increased on joining SHG-----
   Yes [ ]  No [ ]

1.12. Whether loan facility from SHG have been availed---
   Yes [ ]  No [ ]
### SURVEY SCHEDULE II

**MEDIA HABITS OF RESPONDENTS**

Name ⎯

Name of SHG ⎯

Address ⎯

Tel/Mob No ⎯

2.1. What kinds of Mass Media do you use ⎯

<table>
<thead>
<tr>
<th>Media Type</th>
<th>Selection</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newspaper</td>
<td></td>
</tr>
<tr>
<td>Radio</td>
<td></td>
</tr>
<tr>
<td>Television</td>
<td></td>
</tr>
<tr>
<td>Internet</td>
<td></td>
</tr>
<tr>
<td>DTH</td>
<td></td>
</tr>
<tr>
<td>Magazine</td>
<td></td>
</tr>
<tr>
<td>Television and Newspaper</td>
<td></td>
</tr>
<tr>
<td>Television and Radio</td>
<td></td>
</tr>
<tr>
<td>Newspaper and Radio</td>
<td></td>
</tr>
<tr>
<td>Television and Internet</td>
<td></td>
</tr>
<tr>
<td>Television and Newspaper and Radio</td>
<td></td>
</tr>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
2.2. How much time do you spent for use of mass media---

- Upto 30 minutes
- 31-60 minutes
- 61-120 minutes
- More than 120 minutes
- Do not Use

2.3. Are you familiar with the following- ----
   I) Email II) Blog III) Website

   - Yes
   - No

2.4. Are you computer literate ---

   - Yes
   - No

2.5. Have you received any Computer Training from Government/NGO/Any other source ----

   - Yes
   - No

2.6. Have you received any Skill Development Training from Government/NGO/Any Other ----

   - Yes
   - No

2.7. Do you feel computers will useful for SHG/SGSY-NRLM related work---
2.8. Do you feel communication skill development training will be useful for SHG-SGSY-NRLM work---

Yes
No

2.9. Do you feel folk and traditional media can be gainfully employed in SHG/SGSY-NRLM related work---

Yes
No

2.10. What is your opinion on the quality of literature/training manual provided by SGSY-NRLM authority---

Good
Average
Bad
Total

2.11. What are the methods of marketing of SHG products/services by your SHG---

Interpersonal Communication
Handbill-Outdoor Publicity
Door to Door
Mela/Fair/Exhibition
Advertisement via Internet
SMS
Outlets
2.12. Do you possess mobile phone ----

Yes  [ ]
No   [ ]

2.13. Do you feel mobile phone are useful for SHG related work ----

Yes  [ ]
No   [ ]

2.14. Have IT based Kiosks installed in your block ----

Yes  [ ]
No   [ ]
APPENDIX ---- F

BANKING CORRESPONDENTS / BANK SAKHIS : KEY INTERMEDIARIES

Intermediaries can play a crucial role in the management of Self-Help Groups especially if they are properly trained and more so is they are from the same locality. One such important intermediary in the SHG scenario is the Banking Correspondent or the Agency Banking System. Most bank branches in rural areas are severely understaffed and hence are unable to provide the required service to SHGs after completion of their routine regular banking affairs. The attrition rate among bankers is very high as they are transferred from one branch to the other every three years. This results in the lack of emotional bond which is essential to become a part of the SHG superstructure. Under such circumstances, Banking Correspondents, when appointed, can play an important role acting as that crucial link between the bank and the SHG which is vital in providing the necessary financial assistance to inject vitality into the functioning of the latter. If the bank’s job is outsourced it will be able to penetrate into that area of the society which is unserved more efficiently and expand the client base of the bank. It has been understood with years of experience that a network of skilled and experienced field staff can do exemplary service and are much better positioned to mobilise savings because of the trust factor which they enjoy being localites. The Banking Correspondent System yeilds the following dividends to the banking establishment:

• Enable bank branches introduce high tough innovative technology based solutions.

• Reduce transaction cost of banks
• Enable banks capture field data
• Making faster appraisal
• Monitoring A/C balances
• Tracking loan repayments
• Sending communication to groups
• Frequent monitoring large number of groups
• Decongestion of bank branch as SHGs not required to go to banks
• Computerised system of maintaining data and furnish MIS to banks as and when necessary.
• Recovery rate in Banking Correspondent System is very high with negligible stress on assets.
• Increased credit penetration to SHG sector acts as a booster for banks making it a viable business proposition.
• Saving limit for banks enabling them to engage in high value transations.

(Source: Lead Bank Manager, UBI and NABARD – 2015-2016 Annual Report)

Focus Group Discussions which the researcher attended frequently highlighted the unease the SHGs had with bank branches / staff. Smooth relationship with bank which is the primary source of finance for SHG ventures is essential. Banking correspondents as intermediaries can thus play a key role in bridging that divide and ensure success of SHG enterprises.
Another innovation had been recently introduced to make the Banking Correspondent Model more effective. Selected Swarojgaris on completion of training are appointed as Banking Correspondents and such correspondents have been named ‘Bank Sakhis’. Being part of both SHGs and Banks they are expected to perform even better than Banking Correspondents.
APPENDIX----G

PHOTOGRAPHS
TRAINING CENTRE SGSY-NRLM BALLY JAGACHHA
TRAINING FOR SHGs
TRAINING FOR SHGs
SHGs AT WORK
SHGs AT WORK
SHGs AT WORK
FINISHED PRODUCTS
SALES COUNTER AT BALLY JAGACHHA

SUB CLUSTER MEETING AT SANTIPUR FULIA
STATE LEVEL MEETING

CELEBRATING INTERNATIONAL WOMEN’S DAY
SOCIAL FORESTRY BY SHGs
PROMOTING RURAL HEALTH
COMMUNICATION AT THE HIGHEST LEVEL: CHIEF MINISTER ADDRESSING SHG MEMBERS AT STATE LEVEL MEET

SOURCE: LIVE BROADCAST IN ONKAR NEWS
WBSRLM & BANK PUBLICATIONS

ACCIDENT INSURANCE SCHEME FOR SHGs
SABALA MELA: STATE LEVEL SHG FAIR
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