WSHG: A Vehicle for Women Self Reliance

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ABSTRACT

Both governmental and non-governmental agencies have been trying to improve the economic condition of the people living in the rural areas through different schemes and projects. Among all such efforts the concept of self-help group (SHG) has really proved to be working. In this paper, we present the success story of some women SHGs in Ganjam district of Orissa. We discuss the functioning of these SHGs and the future plans to strengthen them by introducing web-based applications for better dissemination of information regarding their products and performance.

Keywords: Self Help Group, MASS, B-MASS, D-MASS, e-Grama, Women empowerment

1. Introduction

Women in our country, especially in the rural areas suffer a lot from both economical and social front. They are the most fragile link in the rural economic structure of our country. In spite of vast expansion of financial sector in our country, the rural poor depends a lot on moneylenders in major areas to meet their urgent requirements. To meet the problems of rural women, Ganjam district administration conceptualized the idea of formation of Women Self Help Groups in each and every village of Ganjam district during the year 1998-99 and expanded it to the Block level through the "Mahila Sanchayika Sangha" (MASS) or (B-MASS). All the Block MASS, at district level forms the District MASS or D-MASS, which is registered under the Societies Registration Act, 1860. SHGs are formed in each village through a house hold survey. A group of women consisting of 10 to 20 members of a locality form the SHG on the basis of thrift & credit. The business rules, principles, terms & conditions for lending are framed & governed by the group members themselves. The group is not formally registered. The activities undertaken by the SHGs are Pisciculture, Floriculture, Banana cultivation. Mushroom cultivation, Spices making, Pottery, Candle making, Stone cutting, Khalli stitching, Agarbati making, Handloom Sarees, Bamboo product making, Kweda flower business, Broom making etc.The basic principle of Self Help Groups is of mutual help & savings. The SHGs linkage to Banks for economical requirements is essential. The Mahila Sanchayika Sangha(MASS) at village level tries to meet the economical & financial needs of the groups, while B-MASS will provide financial assistance to these SHGs through Banks. Presently there are total 17,431 number of SHGs are formed in the district, covering 2,17,661 members of which 15,808 SHGs are enrolled in MASS and total members enrolled in MASS is 1,91,977. The total savings of all the SHGs in the district is Rs 3226.67 Lakhs and the total savings of all the MASS is Rs 274.88 Lakhs. It is very difficult to get a

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first hand information about the SHGs, their financial status, their product items and marketing strategies. At Govt. level also it is difficult to review different activities of SHGs. There is no scope to interact among themselves. Marketing of their products becames very difficult, occurs through only physical contact or brokers leading to loss & wastage.

2. Structure of the MASS

The MASS activities function as a three tier structure in the district, like the three tier Panchayat Raj institutions. At village level the Self Help Groups (SHGs), at Block level the Block MASS (B-MASS) and at the district level the District MASS (D-MASS).

i) *B-MASS:* The village level SHGs are federated at Block to form B-MASS. It is a registered body under Society Registration Act 1860. All village level SHGs, which have completed 6 months from the date of formation are enrolled as members of B-MASS, which has a General body and an Executive Committee to look into the day to day functions. Every year the members of General body & Executive committee are elected through election process. General body consists of one member from each SHG while the Executive Committee consists of 14 members out of whom 11 members are elected from the General body with Voting Powers & 3 members are officially nominated through concerned B.D.O, C.D.P.O and nodal Banks without voting power for guidance and advice. The President, Vice-president & Secretary are elected by the Executive Committee members. One of the ICDS supervisors or Block Extension officers function as "Project Manager" in addition to his own duties to assist in the functions of B-MASS. B-MASS functions from the Block office. Each SHG pay Rs 50/- as one time entrance fees and the monthly contribution ranges from Rs 30/- to Rs 150/-. It scrutinizes the loan applications of all SHGs and recommend for sanction to the Executive committee. It acts as an interface between SHGs & the nodal Bank.

ii) *D-MASS:* It is the apex body at district level for all MASS, which is also registered separately under the Societies Registration Act. 1860. It has a Governing Body having one member from each B-MASS and five nominated members from district administration/ DRDA/Banks. D-MASS functions as an Non-Government Organisation (NGO) supported by District Administration in the District Social Welfare section of Collectorate. It compiles the information on the progress of all B-MASS and monitor their activities. It sensitizes the poor functioning MASSes, motivate them and prepares different strategies for its improvement. It conducts various training programmes on new trades brining master trainers from other districts, even from other states. Also helps in proper marketing of the SHG products. The Figure1 below shows functional diagram of MASS, B-MASS and D-MASS in the district.

Efforts are made by National Informatics Centre Berhampur and Chatrapur to computerize the activities of Self Help Groups of Ganjam district in February 2006. In a very short period of one month a web enabled software was prepared and ported on the "e-Grama" intranet portal. The software has facility for data entry of new SHGs and updation of existing SHGs. It has provision for detail reports generation regarding number of SHG details entered village-wise. Also Block-wise, Grampanchayat-wise and village-wise detail reports of all SHGs are generated as shown in fig-2 and fig-3. Detail statistical and financial reports generation facility is provided in the software. The financial contribution by the members of SHGs and funds received from Govt. are monitored, based on this it is decided how much loan can be given to its members and how much loan they can get from banks. The Kiosk operator in the village "e-Grama" IT Kiosk acts as an interface between the software and the SHG members.
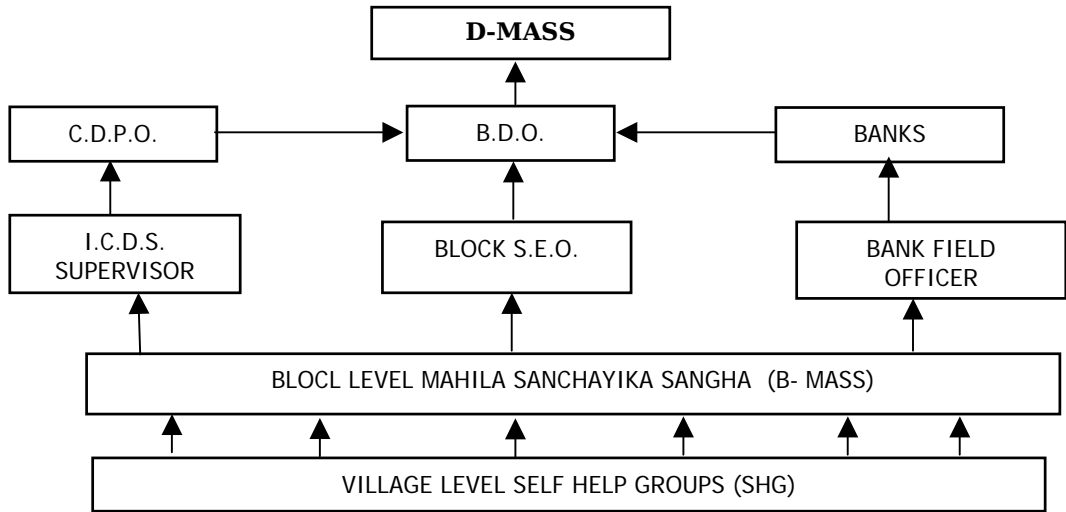
Figudre1: Functional diagram of SHG's and different level MASS.

3. Marketing of SHG Products

The next step towards empowerment would be on economic front of the Self Help Groups through self-employment mode. This could be realized through proper marketing of the products of these Self Help Groups. It is observed that most of the SHG products are sold in local rural haats to the "middle man", who pay very less price to the members, resulting in low income for the group. The products and their corresponding price list of different SHGs are put on the intranet portal for better price and marketing as the district is aware of the availability of these products. Different groups are encouraged to participate in district and state level exhibition and *melas* for better exposure, price and propaganda of their products.

Figure 2: Snapshot of Village wise details of all Self Help Groups

Address http://10.216.189.11/SHG/repgen.asp   Go

District Name GANJAM
Block Name BELLAGUNTHA
Panchayat Name GANGAPUR

Sl No	S.H.G. Name	Member S.C.	Member S.T.	Member O.C.	Member Total	Inception of S.H.G.	Bank Name	Account No.	Activities	Savings	Funds Received			Loan Repaid	Total House Holds	House Holds Covered by S.H.G.	Total of BPL family	Handicapped SHG formed (Yes/No)	Fac A
											Bank	Govt.	Other Sources						
1	MAA SANTOSHI SHG	0	0	16	16	7.1.99	RGB, GANGAPUR,	1576	VEGITABLE CULTIVATION	7000	0	15000	0	0	16	16	16	NO	BI
2	MAA GADEISUNI SHG	0	0	10	10	10.9.01	RBG, GANGAPUR,	1752	RICE VENDING	2000	0	0	0	0	10	10	10	NO	BI
3	RATANEI S.H.G.	0	0	20	20	36018	RGBGANGAPUR	1529	RICE VENDING	8000	0	10000	0	0	20	20	20	NO	BI
4	MAA BHUYANI S.H.G.	5	10	0	15	21.06.98	RGB GANGAPUR	1571	RICE VENDING	8000	0	20000	0	0	15	15	15	NO	BI

Panchayat Wise Report

BACK

HOME

Internet

Figure 2: Snapshot of Panchayat wise details of all Self Help Groups

4. Concluding Remarks

The very purpose of any social welfare programme is to elevate the "quality of life" of the citizens in term of living standards, health, education, earning avenues etc. But, in most cases a study on the impact of such programmes on the beneficiaries is rarely carried out in order to assess the success, failure or limitations of a welfare programme. Of late, the notion of social audit[7] has emerged which is essentially a way of measuring, understanding, reporting and ultimately improving an organization's social and ethical performance. A social audit helps to narrow gaps between goal and reality, between efficiency and effectiveness. It is a technique to understand, measure, verify, report on and to improve the social performance of the organization. Since SHGs are formed by the people and are meant for the people, it is necessary that the health of the SHG as well as the benefits received by the members of an SHG is to be carefully studied. Needless to say, auditing is necessary for the purpose of enhancing local governance, particularly for strengthening accountability and transparency in the activities of an SHG. However, this requires a well planned methodology to carry out social auditing of the activities of SHGs and its impact on the target beneficiaries, which could be in the form of better participation, ensure inclusiveness, articulation of accountability, responsiveness and transparency. The sole purpose is to bring out a clear picture of the socio-economic status of the members of an SHG both qualitatively and quantitatively. Our future work in this direction will be to evolve a methodology for social auditing and to develop a matrix that can enumerate the impact parameters and their effect on the socio-economic condition of the members and the women folk at large.

The experience of Mahila Sanchayika Sangha (MASS) has shown that the poor can use and save credit productively. It is helping local communities to generate income and reducing migration to other sates specially to Surat. Steps need to be taken to provide more micro-finance for engaging the rural poor in micro-enterprises. As in the district all are women self help groups, any earning [2] from sale of the products produced by them will add to the household income of the SHG member who is basically below poverty line . Maintaining of the accounts at village level MASS is a problem as most of the SHG members are illiterates. The Nehru Yuva Kendra Sangathan[6] affiliated youth club members can be trained to help the village SHG members for maintaining accounts and updating of their information in the intranet portal. [5]Efforts are started to port the same software over internet to help the marketing of the SHG products globally. The poor availability and low speed of internet at village level reduces the urgency of the Internet version of the software.

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Susanta Kumar Panda is presently working as Director of NIC, Orissa State Unit. Looking after the entire management of the state centre and its district/sub-centres. With more than 20 years of experience in the field of Information Technology, which primarily includes development of IT Infrastructure for the State Govt, Rolling out of Citizen Centric Services, ITES, G2G, G2C, Project Management, Data Centric Applications, Creation of Large Databases, Wide ranging software development activities adhering to ISO 9002 framework, He holds a Master of Technology in Industrial Management from IIT , Kharagpur with a B Tech in Mechanical Engg. from NIT, Calicut.

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