

The impact of training for sustainable livelihoods of Rural Women through Self-help Groups in Tamluk Block, India

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ABSTRACT

Swarnajayanti Gram Swarajgar Yojana (SGSY), also called 'Anandadhara' in West Bengal is an integrated scheme for providing opportunities of self-employment to the rural poor people in India. The main objective of this program is to bring the assisted poor people, particularly the women of families below the poverty line by ensuring appreciable sustained level of income over a period of time. The assisted families may be individuals or groups called self-help group (SHG). SGSY is being implemented by the District Rural Development Cell (DRDC) of the Zilla Parishad with the active participation of Panchayati Raj Institution, the banks, and the non-government organizations. This article is therefore, sought to determine the impact of training and development of the rural people promoted by DRDC; working for promotion of SHGs in Tamluk block, Purba (East) Medinipur, West Bengal, India, as case study. A primary survey was carried out using a detailed questionnaire as a tool. The case study approach that was adopted took place at DRDC and office of the Mahila Mahasangha (Woman Federation), Tamluk block. This research work is a descriptive study to determine the impact of training and development of the rural people, particularly the women of deprived families through self-help groups. The research has been taken to study the various aspects of SHGs viz socioeconomic status and occupational patterns of pre and post SHGs formation. The overall findings of the study suggest that various training apart from traditional artisans; many SHG members have undergone skill development. They are able to work together for not only economic development but also fighting the social deprivations which they face as members of poor households as well as women. As a result, SHG, through proper training has appreciably improved the access to financial services for the rural poor and the reduction of poverty of SHG members and their households. The training has also empowered women members considerably and contributed to increased self-confidence and positive behavioral changes.

Keywords: Training and Development, Rural Women, Self-Help-Group (SHG), Micro Finance, Tamluk Block.



INTRODUCTION

India is a developing country and one of the most populated countries in the world. Its population is about 1.24 billion with an annual population growth rate of 1.3% and it is projected to become the most populous country in the world by 2035 (The International Fund for Agricultural Development, IFAD, 2014; International Energy Agency, IEA, 2012). According to World Bank Report (2014), 68% of Indian population lives in rural areas. Despite efforts made over the past few decades, rural poverty in India continues to rise. More than 400 million people are impoverished, accounting for one third of the world's population living in poverty which is most prevalent in rural areas. About 26% of rural people and 14% of the urban population are living in poverty (IFAD, 2014). The incidence of rural poverty has declined to some extent over the past three decades as a result of rural to urban migration (IFAD, 2014). To address the situation, the Indian government decided to restructure and integrate its existing rural self-employment programs. A new program called "Swarnjayanti Gram Swarozgar Yojana" (SGSY) was launched in 1999 (Ghosh, 2000). Rural development enterprises in post-independence India have progressed as a result of the Community Development Program (CDP). The basic objective of the CDP is to "secure the fullest development of material and human resources on per area basis, thereby improving the living quality in rural communities with the active participation and initiative of the people themselves" (Ghosh, 2000). The new approach to rural development is basically an anti-poverty program. Its main goal is to eliminate rural poverty by promoting self-employment in rural areas.

The plan to establish a large number of micro enterprises in rural areas is made possible through the involvement of Gram Panchayats. Its main objective is to elevate every deprived family above the poverty line in three years by helping them earn a monthly income from different activities. The plan lays emphasis on activity clusters. Diverse activities are identified for each block based on the resources, occupational skills of the people and availability of markets. The selection of income-generating activities at block level is done with the support of the Panchayat Samitis and the District Rural Development Agency (DRDA) / Zila Parishad, both are transformed at the district level by the District Rural Development Cell (DRDC). Training courses on personal skill development are provided, along with appropriate technological inputs, and guides to market development such as marketing information, consultancy services as well as institutional arrangements for marketing goods including exports.

INTERDISCIPLINARY RELEVANCE

Self-help groups

SGSY is an initiative with a group set-up in which the rural poor are organized into Self-help Groups (SHGs). The list of below-poverty-line (BPL) households identified through the BPL census is duly approved by local government units like Gram Panchayat. A self-help group is formed under SGSY (Ghosh, 2000). Rural people organize SHGs to help individual members fight poverty. The members choose to save regularly and convert their savings into a common fund. They also agree to use this common fund and other funds that they may receive as a group through common management (Ministry of Rural Development, 2012 and Mandal, 2005)



Formation of women self-help groups

Women empowerment is an active, multi-dimensional process, which enables women to realise their full prospective and powers in all scopes of life (Murthy, 2012). SHGs are concerned with development of women in all respects along with a sound knowledge about their rights and duties. Voluntary membership, participatory planning, education and training, resource mobilisation, self-management, empowerment building, linkage building, process extension and movement building, monitoring and self-evaluation, sustainability are some of the characteristic features of self-help groups (Kumar & Krishnamurthy, 2009) and generally it is composed of 10-20 local women (Chatterjee, 2013).

PURPOSE OF THIS STUDY

Despite the Indian government's huge investment in training and rural development to eliminate poverty through SGSY over the past fifteen years, the project still faces many challenges as it strives to achieve its vision and mission. These challenges include proper training and guidance, suitable area selection for training and management, and political disturbance. The purpose of this study is to find out the impact of rural training and development as well as the economy in the Tamluk block of the Purba Medinipur District of West Bengal, India. It also facilitates rural development in India through selfemployment programs, SGSY, and the DRDC which is geared towards reducing poverty and improving lives in the rural areas of India.

METHODOLOGY

Different approaches were used for the analysis of this case study and they are described below:

Research Design

A primary survey was carried out using a detailed questionnaire as tool. The approach was adopted at the DRDC and office of the Mahila Mahasangha (Federation), Tamluk, Purba Medinipur. The aim of this research was to evaluate the systematic training and development of rural people in the Tamluk block so as to eliminate poverty and improve the people's quality of life. All participants who attended the training under the DRDC program for three years were the survey respondents.

The questionnaire had three main parts:

1. The group/personal details included the profile of different groups/participants.
2. The effectiveness of the program was evaluated using key questions to determine whether the objectives of rural development were incorporated into the program. The president of the Federation was consulted on the program content and design which include knowledge, skills and attitudes.
3. Training was evaluated using key questions to determine the relevance of the program content to the needs of the people and whether there was sufficient skill development for practical application.



Data Collection Method

The data collection involved two methods:

1. **Primary Data:** composed of responses obtained through questionnaires administered to target respondents. The answers in the questionnaires were edited to correct probable errors and to sort out misconceptions and misunderstandings, ensuring reliability of the research.
2. **Secondary data:** used as a source of data to obtain information from the annual report published by the Federation and DRDC. The data for financial year 2006-2007, 2007-2008 and 2014-2015 were analyzed. Individual data of all clusters are available in the annual report; however, these data were analyzed cumulatively for all clusters under the Federation of the Tamluk block in PurbaMedinipur District, West Bengal, India.

Data Analysis

The data were evaluated using effective analytical tools. Qualitative research was conducted to examine the impact of training and development on reducing poverty in the rural area of Tamluk block, India. Primary and secondary data were supposed to use tables, percentage calculation and graphs for pictorial representation.

RESULTS

Group orientation and personal profile of group-members

Since all the groups worked in the interior region of the rural village, the researcher was unable to reach them individually. Instead, the head of the DRDC / ZilaParishad at the district level and the chief controller of SHGs (i.e. Chairperson of Women Federation) were consulted. Data were collected from their office using questionnaires and from the annual report and financial reports. Kondal (2014) found SHGs more attractive and less complicated. SHGs serve as a tool for eliminating poverty and enhancing women's entrepreneurship and financial support in India. Kondal emphasized the importance of SHGs in reducing poverty and improving agricultural skills of rural women, since there are many rural women who need training and development. The program involved activity clusters. Many activities like dry food production, handicrafts using local materials, animal husbandry and agricultural/horticultural products were identified for each block based on the resources, occupational skills of the people and availability of markets. The selection of economic activities was done with the approval of the Panchayat Samitis at the block level and the DRDC / ZilaParishad at the district level. The functions of SHGs and group dynamics are shown in Figure 1 and Figure 2.

After the data were analyzed, it was found that all members of SHGs were non-graduates and 40% of the total number of members was below the 10th standard, as shown in Figure 3. A certain percentage of women from SHGs are illiterate. However, according to the information from the federation, these illiterate women were able to improve their level of education after joining the program. PurbaMedinipur District, particularly the Tamluk Block is a pioneer in West Bengal in terms of implementation of the SGSY program, i.e. the formation of self-help groups and related institutions including self-help groups, sub-clusters, clusters and block-level federations, as shown in Figure 4.

Functions of the Sub-cluster, Cluster and Federation:

The function of the sub-cluster involves monitoring all groups as well as their members in terms of: a) regular savings by group, b) keeping proper record of meeting, c) maintenance of cash books and other financial records, d) collection and deposit of subscription to clusters and e) dissemination of important government information/program to all members (Ghosh, 2000). The clusters have more responsibilities in terms of performance including fund management as well as sub-cluster performance. 19 clusters are found in Tamluk Block (Appendices A). Their main activities include: a) monitoring SHG problems reported to proper authorities by sub-clusters and solving problems with the help of block-development officers or other government officers, b) guiding groups and helping eligible groups in selecting economic activities and preparing projects, organizing various trainings for SHG members, assisting SHGs in the procurement of raw materials for production and marketing of produce, c) preventing early marriage, human trafficking, and other atrocities against women; as well as intervening successfully in the prevention of domestic violence (Ministry of Rural Development, 2012). (Kondal, 2014).

The block level federation works as a microfinance institution (MFI). The term microfinance generally refers to the delivery of small amount of credit to poorer sectors (Gupta, 2005). The Federation functions as an MFI, providing services to SHG members within the block. Such group cannot mobilize deposit and pay interest like banks but can collect subscription, lend money to members and charge only for service and not interest on loans. In order to bear the cost of transaction, there is a service charge for every loan granted by the group acting as an MFI (Shetty, 2001).

Growth of SHGs under the Federation in Tamluk block

Table 1 clearly shows that the progress of group formation and growth of members were very quick and smooth. Every year, the growth of SHGs had been >20% and rural women facilitated group formation. Women from different cast and minority participated and worked in this program. The progress of group formation and status of gradation for three financial years are shown in Table 2 in which >90% of groups passed the 1st gradation. However, many groups did not qualify in the 2nd gradation for financial year 2006-2007 and 2007-2008, even though qualified groups in the 2nd gradation for financial year 2014-2015 were >90%. Officers from the district level, block level and other administrative levels measured the performance of SHGs and decided the groups for the 2nd gradation. Groups that qualified for the 2nd gradation were financially supported by the government as a way of encouraging their activities.

Trainer/Instructor: Innovation in Implementation

Proper training is a fundamental criterion in the development of human resources for any institution/organization. Training, like any other organizational activity requires time, energy and money. It is a process that involves helping a person enhance his work efficiency and effectiveness through the acquisition of knowledge and practices. Training is also important in gaining specific skills, abilities and knowledge. Hence, having a suitable trainer and guidance is necessary to achieve innovative training and development. In Tamluk block, there have been several innovations to improve the implementation of the SGSY. Different trainers for SHG members are shown in Figure 5.

Gram Panchayat Resource Persons (GPRPs) are involved in the training/guiding at the Gram Panchayat (GP) level. To become effective, there is good training as well as



support from the GP and the block, which recognizes workers and gives them authority as well as freedom. The GPRPs also form new groups, which was done earlier by NGOs.

Some of the exceptionally good SHG leaders have been trained intensively at the state level while working as District Level Resource Persons (Nagaland Post, 2011). They are as good as district level extension workers.

Women Development Officers and Livelihood Development Officers are supported at the block level to help SHGs. Suitable professionals have been engaged as District Training Coordinators, District Livelihood Officers and District Marketing coordinators at DRD Cells. Those specialized jobs and services should be utilized to improve capacity building of groups, proper planning and promotion of livelihood and marketing of products.

West Bengal State Rural Livelihood Mission (WBSRLM) intensely pursues the marketing of SHG products. Apart from traditional artisans, many SHG members have undergone skill development training. As a result, a large number of SHG members currently produce different articles/consumer goods. WBSRLM facilitates the participation of SHG members in Melas (Trade Fair) across the country to showcase, promote and sell their products. The training program is provided by the Federation and DRDC with the help of specific trainers:

1. Basic orientation program Group formation and management
2. Skill development program
 - Dry food preparation
 - Beautician course
 - Handicraft products
 - Computer training
 - Book keeping
3. Animal resource development program
 - Poultry birds
 - Animal husbandry
 - Fishery
4. Project management program
5. Development of new trainer program

Table 3 shows suitable trainers involved in skill development, group management, and project management. New trainers are also trained from the groups.

TRAINING AND DEVELOPMENT

The National Rural Livelihood Mission (NRLM), the leading program of the Indian government's Ministry of Rural Development (2012), is a major anti-poverty program that promotes self-employment for the rural poor by organizing women into SHGs. The major interventions in the program include total social mobilization, formation and strengthening of SHGs and their federations, capacity building, financial inclusion, access to



credit, skill development and offering different livelihood options with technological provisions as well as marketing support.

In Table 4, Figure 6A and Figure 6B, rural women are shown creating different products according to the demand of local and international markets. They produce different foods, handicrafts, agricultural products and animal husbandry products after undergoing skill development and training.

After training, SHG members offer their products for sale at local markets and other markets in different parts of India. Also, some exceptionally good quality products are exported overseas. Tables 5, 6 and Figure 7 show SHG members saving money and increasing their fund every year. They also have cash credit from the federation or other sources like banks for new investments based on their requirements. Their cash credit increases every year and their loan recovery rate is also very good.

Table 5 and Figure 7 show the steady increase in the income level of each member after joining SHG income generating activities. SHGs have contributed directly to the economic empowerment of rural poor women. Better quality of life and better standard of living are made possible through SHGs and their income generating activities.

Impact of training and development

The main goal of this research is to find the importance and value of training in the improvement of rural women's livelihood through SHGs. For rural people, their quality of life depends on their socioeconomic status. If there are different kinds of training to help increase their financial growth, personal development and social life, positive behavioural changes with respect to human resource management can be attained. In this study, financial years 2006-2007, 2007-2008 and 2014-2015 were selected to determine the effectiveness of the scheme in the past and at present.

After analyzing the collected data, it was observed that poor women were satisfied in joining SHGs and they enjoyed the training provided by the DRDC and/or Federation. During the training period, they learned a lot, obtained funding for startup, presented market conditions for products, developed personal skills and received guidance from institutions. With these activities, several questions came up. What was the change in behavior after training? Was the training helpful for rural women? Or what's the impact of the training? The answers to these questions were all positive. There were noticeable changes observed after training. Before different basic and skill development training was provided for the rural poor, rural women had no specific work and fixed income. Some rural women worked for a few days in a year. Hence, they continuously suffered from poverty. They barely had sufficient food and could not provide proper education for their children. They were socially deprived. After self-help groups and training were established, many opportunities were opened to rural women. These women were able to earn a fixed monthly income and increased their earnings every year.

The women also developed a positive attitude, engaged in social activities, and gained self-respect as well as political awareness. Also, some poor, illiterate women were able to study from 4th grade to 10th grade. As a result, positive behavioral changes were observed. Given the Indian government's self-employment program for rural people, there is potential progress despite the poor performance of some groups with several of them terminating after a few years.



SUGGESTIONS TO SHGs OF TAMLUK BLOCK

Based on statistical review and figures, the following recommendations are proposed for Tamluk Block:

1. To select proper skill development training for a particular area according to the availability of raw materials.
2. To increase the educational level of SHG members.
3. To increase the number of training centers.
4. To audit the Federation's profit-loss statement every year.
5. To include professionals in management.
6. To determine the reasons behind poor activity groups.
7. To seek the assistance of marketing specialists in product marketing.
8. To incorporate all SHGs under the Federation.

Since the data collected for this case study came from the DRDC and Federation, the research results and recommendations are submitted to the DRDC and Federation authorities for future planning.

DISCUSSION AND CONCLUSION

The problem of unemployment is a fundamental issue that affects the economic growth of any country. Thus, every government tries to find out the root cause of the problem to solve it. SGSY is an integrated self-employment program of the Indian Government to help rural people, mostly women living below the poverty line. The main objectives of this program are as follows:

1. To improve the quality of life of rural poor women through poverty reduction
2. To increase employment opportunities and income level of deprived women
3. To increase social and political awareness among rural poor women

Different agencies of the Indian government assist poor women in creating self-help groups, identifying projects, conducting entrepreneurship development programs, helping groups with bank loan sanction processes and marketing products from the SHGs.

After analyzing data collected for three years, it was found that this program was very successful and useful in improving the quality of life of poor rural families. After participating in self-help groups, rural poor women were able to increase their income as well as attain self-confidence, collective strength, leadership abilities and personal development. However, SHGs faced also problems like limited borrowing loan capacity, non-availability of sufficient training centers, finding suitable markets to sell their products, lack of professionalism due to low educational qualifications and political disturbances. The development of rural women was emphasized through proper training provided in rural areas. Income generating activities in rural areas through Self Help Groups played a crucial role in rural development. In the future, SHGs should prepare suitable plans that can assist members in generating more income and having better lives with the help of the government, banks, and other agencies.



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Table 1. Growth of SHGs under the Tamluk block Woman Federation

| Year | SHGs | Total Members | General | SC/ST | Minority | Others |
|-----------|------|---------------|---------|-------|----------|--------|
| 2006-2007 | 509 | 5566 | 4789 | 410 | 282 | 85 |
| 2007-2008 | 621 | 6254 | 5429 | 440 | 292 | 93 |
| 2014-2015 | 1380 | 13825 | 9045 | 2960 | 1870 | N/A |

Source: The study N/A – not available

Table 2. Progress of group formation and gradation under the Tamluk block Woman Federation

| Year | Groups formed | 1 st gradation | | 2 nd Gradation | |
|-----------|---------------|---------------------------|-------------------|---------------------------|-------------------|
| | | Passed | % of eligible SHG | Passed | % of eligible SHG |
| 2006-2007 | 509 | 490 | 96.36 | 318 | 64.9 |
| 2007-2008 | 621 | 563 | 90.66 | 323 | 57.37 |
| 2014-2015 | 1380 | 1305 | 94.56 | 1205 | 92.33 |

Source: The study

Table 3. Training of SHG members by the Tamluk block Woman Federation

| Year | No of SHG | Total Members | Group Management | Project Management | Skill Development | Trainer Development |
|-----------|------------------|---------------|------------------|--------------------|-------------------|---------------------|
| 2006-2007 | 591 [#] | 6127 | 1165 | 0 | 2058 | 93 |
| 2007-2008 | 591 | 6127 | 598 | 446 | 2189 | 0 |
| 2014-2015 | 1380 | 13825 | 12125 | 0 | 2730 | 50 |

Some groups included for training from previous year

Source: The study

Table 4. List of different products made by SHGs after training and skill development

| Improvement of skill in different categories | Name of Products: |
|--|--|
| Food products preparation | Chanachur, Papad, Puff-rice, bari, Noodles and Ghee |
| Handicraft preparation | Jute bag, Jari machine, Tailoring, Bamboo products, Carpet, Bed sheet, Towel, Mosquito net, Sanitary napkin, Men's garment and Woolen coat |
| Animal farming products | Poultry birds, Fishery, Goatery and Cow milk |
| Agricultural/Horticultural products | Betel vine, Rice processing, Mushroom, Coconut and Vegetable |

Table 5 Cash flow statement of SHG members by the Tamluk block Woman Federation

| Year | No of SHG | Savings (Ind. Rs. in Lac) | Other income (Ind. Rs. in Lac) | Total fund (Ind. Rs. in Lac) | Total cash credit (Ind. Rs. in Lac) | Cash credit per group (Ind. Rs. in Lac) |
|-----------|-----------|---------------------------|--------------------------------|------------------------------|-------------------------------------|---|
| 2006-2007 | 509 | 73.11 | 52.56 | 125.67 | 231.32 | 0.399 |
| 2007-2008 | 621 | 85.24 | 51.93 | 137.17 | 262.12 | 0.452 |
| 2014-2015 | 1380 | N/A | N/A | 673.75 | 1837.50 | 1.33 |

Source: The study

1 Lac = 100000

N/A – not available

Source: The study

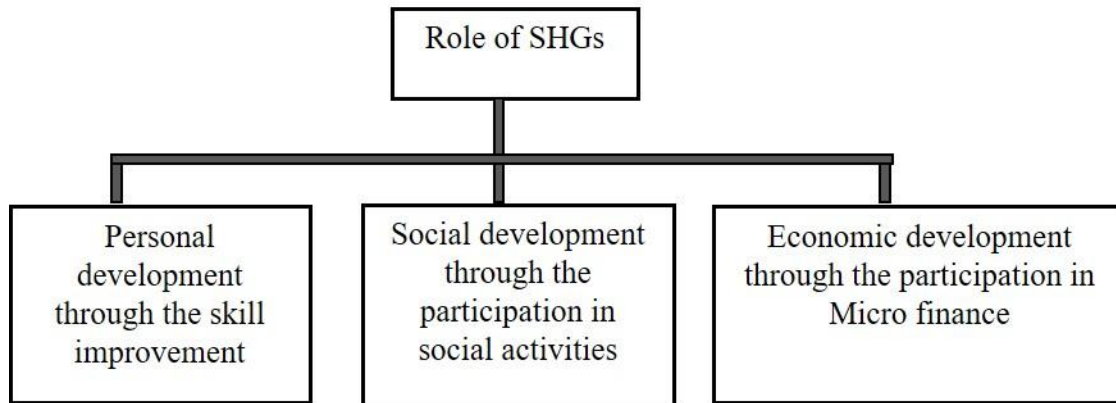
Table 6: On-lending activity of the Federation/Cooperative society

| Year | Total No of SHGs | Total No of Members | Loan disbursed | | | | |
|-----------|------------------|---------------------|----------------|---------------|-------------------------------|---------------------------------|---------------|
| | | | No of SHGs | No of Members | Loan Amount (Ind. Rs. in Lac) | Loan recovery (Ind. Rs. in Lac) | % of recovery |
| 2006-2007 | 509 | 5566 | 483 | 4830 | 235 | 188 | 80 |
| 2007-2008 | 621 | 6254 | 580 | 5800 | 374 | 318 | 85 |
| 2014-2015 | 1380 | 13825 | 1275 | 12750 | 207 | 197 | 95 |

Source: The study

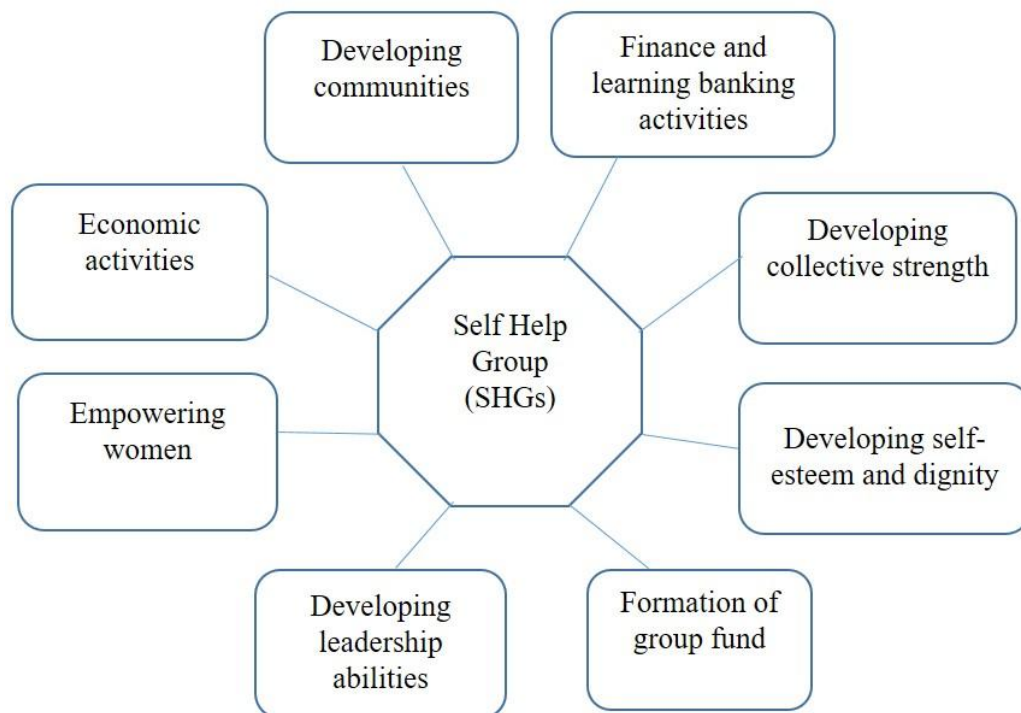
1 Lac = 100000

Figure 1. Function of Self Help Groups



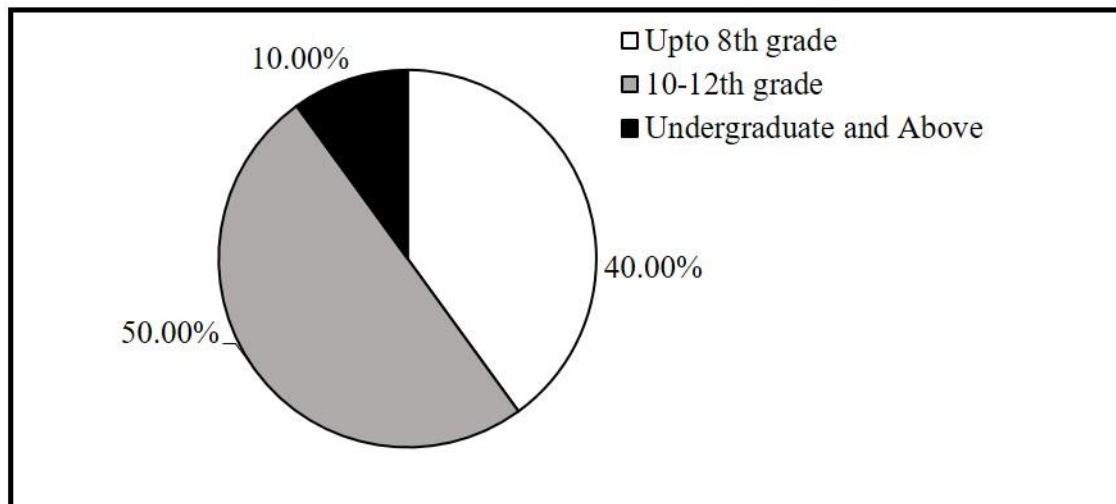
Source: The study and Chatterjee 2013

Figure 2. Group orientations



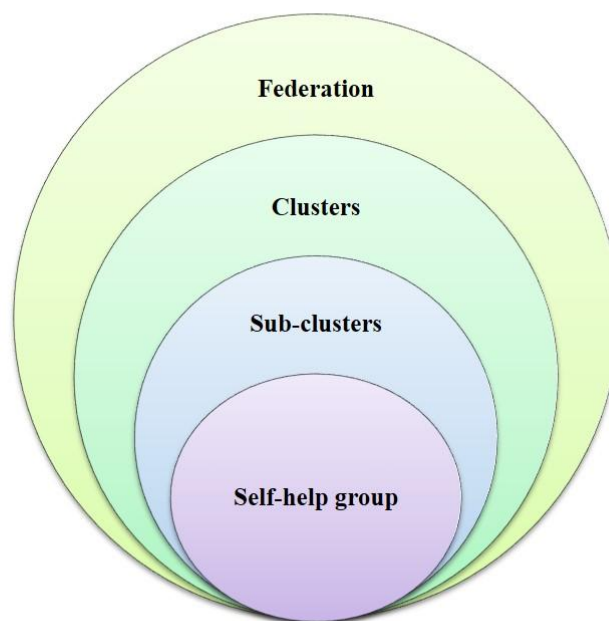
Source: The Study and Chatterjee, 2013

Figure 3. Educational status of members of SHG



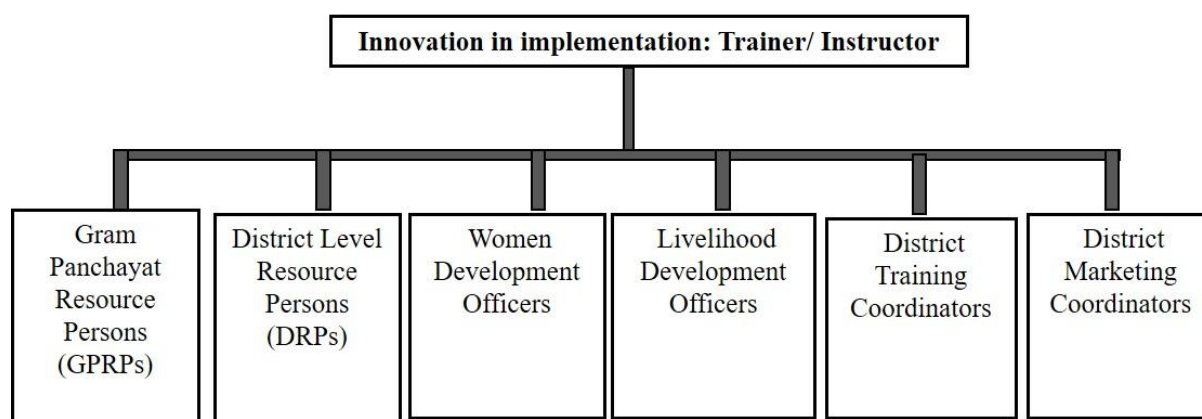
Source: The Study

Figure 4. Different stage of SHGs and its institutions of SGSY program



Source: The Study

Figure 5. Trainers from different levels involved for training



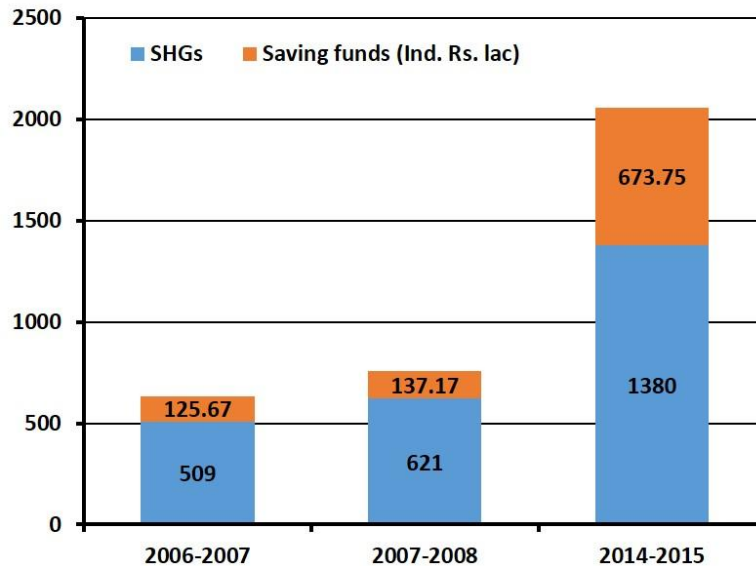
Source: The Study

Figure 6B. Different handicraft items made by SHGs in Tamluk block



Source: The Study

Figure 7. Growth of self-help groups (SHGs) with financial growth



Source: The Study

1 lac = 100000

APPENDICES A

Name of different clusters of SHG members under Tamluk block Federation

1. Srirampur-I PragatishilMahilaSangha (SPMS)
2. Pipulberia –I Kanak Mukherjee Sangha (PKMS)
3. Nilkunthya Raja Rammohan Sangha (NRRS)
4. Uttar SonamuiSahidMatanginiSangha (USMS)
5. Uttar Sonamui Pritilaa Sangha (USPS)
6. Anantapur-II Bhagini Nivedita Sangha (ABNS)
7. Padumpur-I MahammadUnusSangha (PMUS)
8. Pipulberia-II Netaji Subhas Sangha (PNSS)
9. Uttar Sonamui Deshbandhu Chittaranjan Sangha (USDCS)
10. Srirampur-I Shaid Kshidiram Sangha (SSKS)
11. Bishnubard-II Maa Saradamoyee Sangha (BMSS)
12. Srirampur-II Rani Rashmoni Sangha (SRRS)
13. Pipulberia-II Kaji Najrul Sangha (PKNS)
14. Bishnubard-I Baghajatin Sangha (BBS)



15. NilkunthyaVidyasagarSangha (NVS)
16. Padumpur-II Thakur RamkrishnaSangha (PTRS)
17. Anantapur-I Nari Pragati Sangha (ANPS)
18. Nlikunthya Rishi ArabidaSangha (NRAS)
19. Nilkunthya Mother TerejaSangha (NMTS)

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