

A STUDY OF THE SOCIO-ECONOMIC CONDITIONS OF 14 FOCUSED SELF-HELP GROUPS IN THE EAST SINGHBHUM DISTRICT



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INTRODUCTION

The Tata Steel Rural Development Society (TSRDS) is currently involved with hundreds of self-help groups (SHG) all across Jharkhand. This level of experience with women empowerment is something truly to be admired. These groups allow rural women to push the boundaries society has inflicted on them by stepping into the wider community and making valuable contributions to their families' incomes. TSRDS has encouraged and supported the members at every stage and provided the training necessary for them to eventually start up their own micro-enterprises, as well as helping to establish trusted links to banks and markets.

The SHGs pass through 4 levels of "maturity" under the patronage of TSRDS from their foundation, to the opening of a group savings account, to receiving their first high volume bank loan, and finally setting up a business that suits the needs of the community and the skill-level of the members.

The fundamental concept of self-help fosters feelings of ownership and self-management, but apart from providing women with an independent income, low-interest loans, basic accounting knowledge and disciplined saving habits, SHGs are also known to have multiple social benefits. For example, the skills learnt and increased social interactions commonly boost members' self-confidence. If the group proves an economic success, its members are likely to be held in higher esteem by their local peers, as well as their own families. In particularly traditional, conservative societies it may be hard for men to adjust to the progressive notion of their wives, sisters, mothers and daughters taking such an active role in the community and generating personal incomes. However, the news of SHG success has spread and once the men see how beneficial it can be to the family, and the village, to have a supplementary income, they tend to come around and become more supportive of the women's ventures. As the SHG women learn new skills, they improve the educational status of the entire community as knowledge is passed on by word of mouth. Activities such as these also help to bring communities together, adding to the list of positive side effects produced by self-help schemes, as well as acting as a channel of communication between TSRDS staff and other villagers.

The purpose of this study, which takes place over the course of 6 weeks in July and August 2011, is to determine the impacts of TSRDS self-help groups in East Singhbhum, both economic and social. Economic development alone cannot improve the standard of living for either individuals or communities. Social improvements must also be made, such as gender equality, and one would hope to find that being part of these SHGs has had numerous positive impacts on the way the members live their lives.

It is important to discover exactly how beneficial the efforts of TSRDS in tracking 14 "focus SHGs" have been, and whether it is a realistic ambition to get all 344 SHGs operating at the same level.

I hope to bring a fresh perspective to the Empowerment Team in order to not only assess the current socio-economic status of the SHG members, but also to establish the areas in which there might be room for improvement, or particularly positive aspects that could be replicated across other groups.

The ultimate hope is that all the groups initiated and supported by TSRDS will have gained adequate skills and confidence, and be operating profitably enough to sustain themselves independently when TSRDS eventually begins its gradual withdrawal and moves on to support the formation of new such groups. However, this will never be possible unless it can be satisfactorily demonstrated by every SHG that each member is fully committed and understands the necessity of dedicating themselves to the group, even during less profitable times. Emphasis must be placed on the gradual accumulation of savings as well as generation of immediate profits. Each group must agree upon a united long-term vision, which may be adjustable according to economic conditions, but which they work together to achieve by continuing to pool their skills, knowledge and resources. At the very basis of self-help is a notion of peer pressure working in a positive way to benefit everyone involved.



SHG women at a weaving training session and cluster meeting in Khairpal village, Potka.

OBJECTIVES

1. To determine the overall economic trend and assess the long-term sustainability of each group.
2. To assess the motivation and commitment level of group members to establish whether the group is capable of sustaining itself during difficult financial periods and suggest changes to maintain interest during less profitable times.
3. To gain a clear understanding of the kinds of social impacts that the SHGs have had on the lives of individual members, relating to the group, the family and the wider community. (E.G. Gender issues, social role, political life)
4. To investigate the possible advantages of developing a kind of federal structure across all SHGs that could improve market links and create a stronger support network for sustainability.

RATIONALE

- Social and economic statuses are interdependent so there would be no point in studying one without the other. The value of improving economic status decreases if social conditions remain poor. Women are more likely to maintain their commitment when profits fall if they also feel that the group provides worthwhile social benefits.
- It is unlikely that groups would achieve independent sustainability without the help of TSRDS unless all members understand the wider concept of self-help, have confidence in their abilities and enterprises, and can agree upon collective long-term goals.
- Important to assess how much time members devote to the group and their motivations to do so in order to determine whether the group is sustainable in the face of economic slumps

PLANNING

SAMPLE:

- Study to revolve around 14 “focussed” SHGs spread across the four administrative blocks of Jamshedpur, Potka, Patamda and Gamahria. (*See Appendix I for list*).
- These focussed groups are all operating at level 4 and are considered relatively successful by TSRDS. The 14 SHGs are in regular contact with TSRDS and most have received a high level of training.
- The financial status of these groups is recorded on a monthly basis by the local field animator and held in TSRDS files.

- There will also be a control group of 15 “non-focussed” SHGs taken from similar areas. (*See Appendix I for list*). This control is necessary to compare impacts in groups that have not been so rigorously monitored by TSRDS since their offset, have received less guidance and training, and may therefore be less “successful”.

- As the control sample is not to be consciously selected by the researcher, there will be no prerequisite on which level the groups should be at.

METHOD:

1. Spend some time getting to know villages and interacting socially to gain familiarity and trust of women.
2. Create questionnaire for primary data, to include sections on economic status, education/awareness, motivation and social status. (*See Appendix II*).
3. Make some further preliminary field visits to test out the questionnaire for ease of understanding and translation.
4. Attend block cluster meetings and make house visits accompanied by TSRDS staff member and field animator to survey as many SHG members as possible to give a representative sample from each group.
5. Use TSRDS files to gather secondary economic data on each SHG, such as size of loan, total investment from members, monthly profits, monthly savings and how much of the loan has been recovered by the bank.

RESULTS & ANALYSIS

The presentations of these results will, for the most part, be separated into the same categories as used in the questionnaire itself (*Appendix II*). I will analyse in depth the quantitative findings that I consider to be of most significance, and the fifth section herein will address those parts of the survey that required more open-ended, or qualitative, responses from the interviewees. The complete set of quantitative data gathered from the survey of both the focus and control groups can be viewed in *Appendix III*.

ECONOMIC FINDINGS

Fig.1

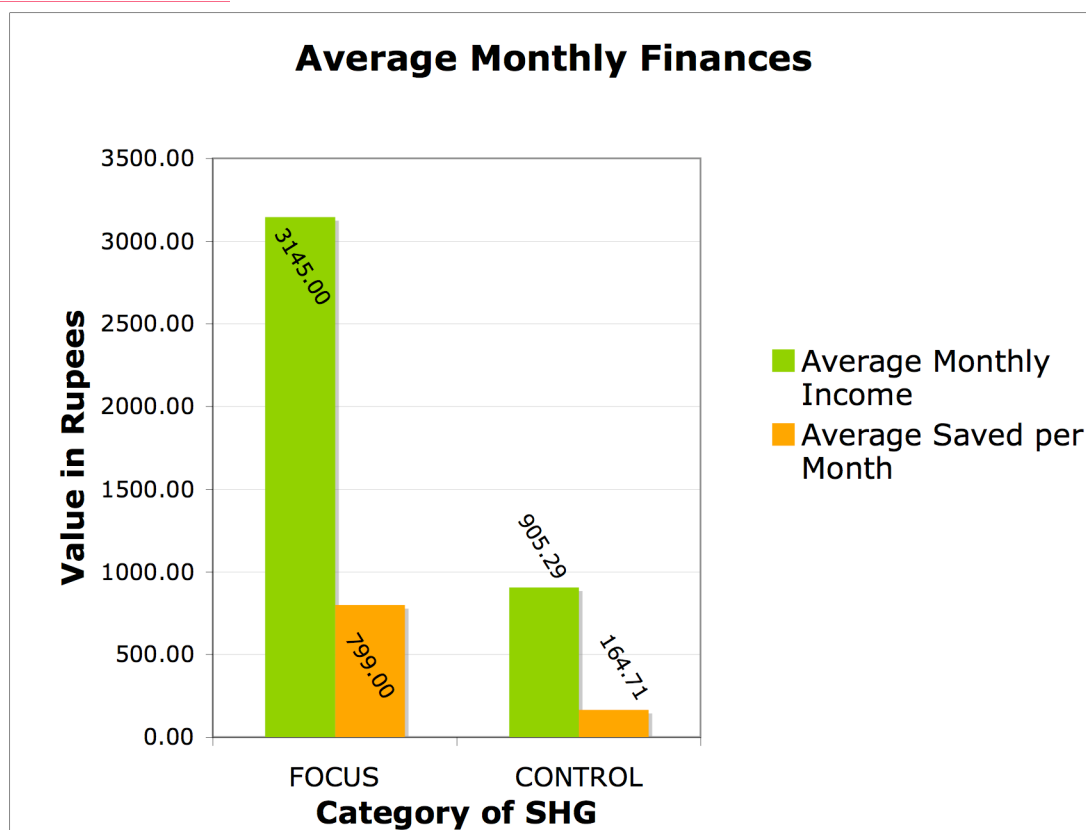


Figure 1 shows the average monthly income of both samples alongside the average amount saved by members each month. The graph clearly shows that the income of focus SHG members is significantly higher than that of non-focussed members. The income of members from the 14 focus groups studied ranged from 1100-6000 rupees per month, with savings ranging between 20 and 2500 rupees. Some of the SHGs that made up the control sample were not yet involved in any micro-enterprise and were engaged only in interloaning, therefore there were a few members that still had no monthly income. This obviously brought down the average for this sample, and the incomes ranged from 0-1750 rupees per month, with savings of 20-500. Even the members without any personal income must pay their monthly subscription to the group savings account, so a family member usually provides this.

Only 7 out of the total 37 women interviewed had any income prior to joining an SHG, and this previous income was significantly less in all cases. Therefore,

we can fairly state that the SHGs have had a positive impact on the income of their members.

In fact, figure 2, shows us that several women from focus SHGs have been so dramatically financially “empowered” that they now earn even more than their husbands. Although 2 non-focussed members said that their income is equal to that of their husbands, there is a clear discrepancy between the two samples, and this data serves to reinforce that shown in figure 1, that focus SHGs are more economically successful than other groups that may have received less frequent training and support.

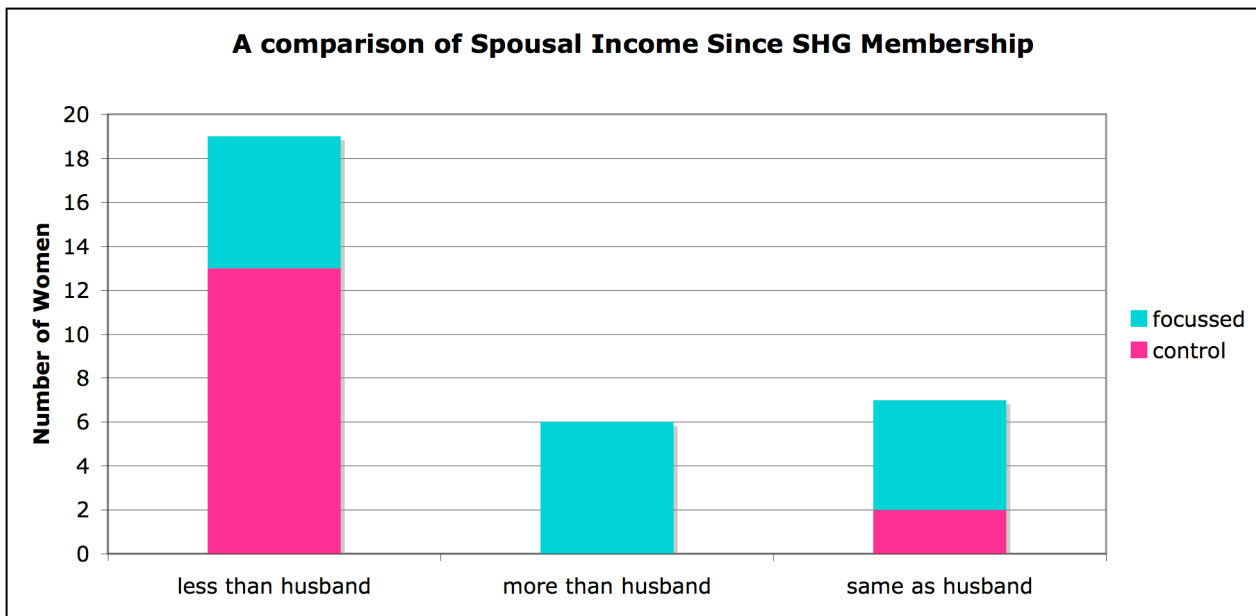


Fig. 2

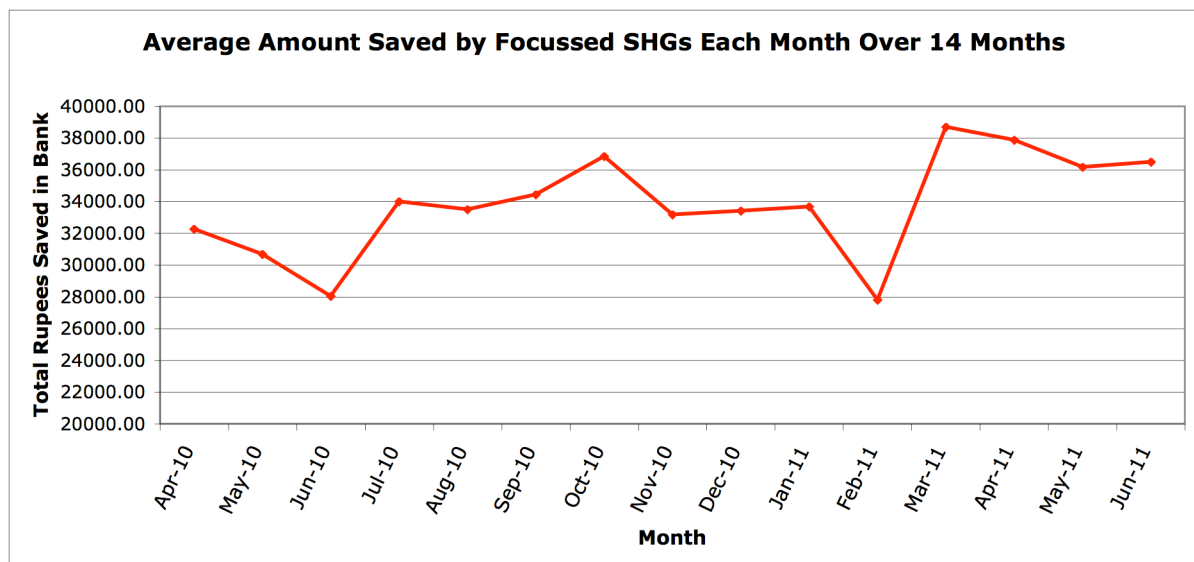


Fig. 3

Figure 3 displays data gathered from the secondary source of TSRDS files (see *Appendix IV*). This refers only to the 14 Focus groups because their financial records are tracked on a monthly basis. The graph shows that over the past 14 months from 2010 into 2011 the focus groups have been steadily increasing their average savings. It is likely that the sharp dips recorded in June 2010

and February 2011 are due to several members or villagers taking out loans at the same time. The fact that groups recover quickly from these outgoings is a good sign that members are generally prompt with repayments.

However, it is important to remember that financial figures are not the only thing by which we must measure the achievements of SHGs. Figure 4's bar chart shows how satisfied women said they were with how their SHGs were performing economically. It is pleasing to see that so many women rated themselves as "very satisfied" because this suggests that the members will remain committed to the group because it has been financially beneficial for them. However, I do not think we must necessarily take the equally high number of dissatisfied members as a negative. Dissatisfaction with income levels, especially within focus groups, did not tend to reflect low incomes. This result simply indicates that the women now have high expectations and are driven to achieve more. This may well be a flaw in the design of the questionnaire that it did not offer room for explanation here.

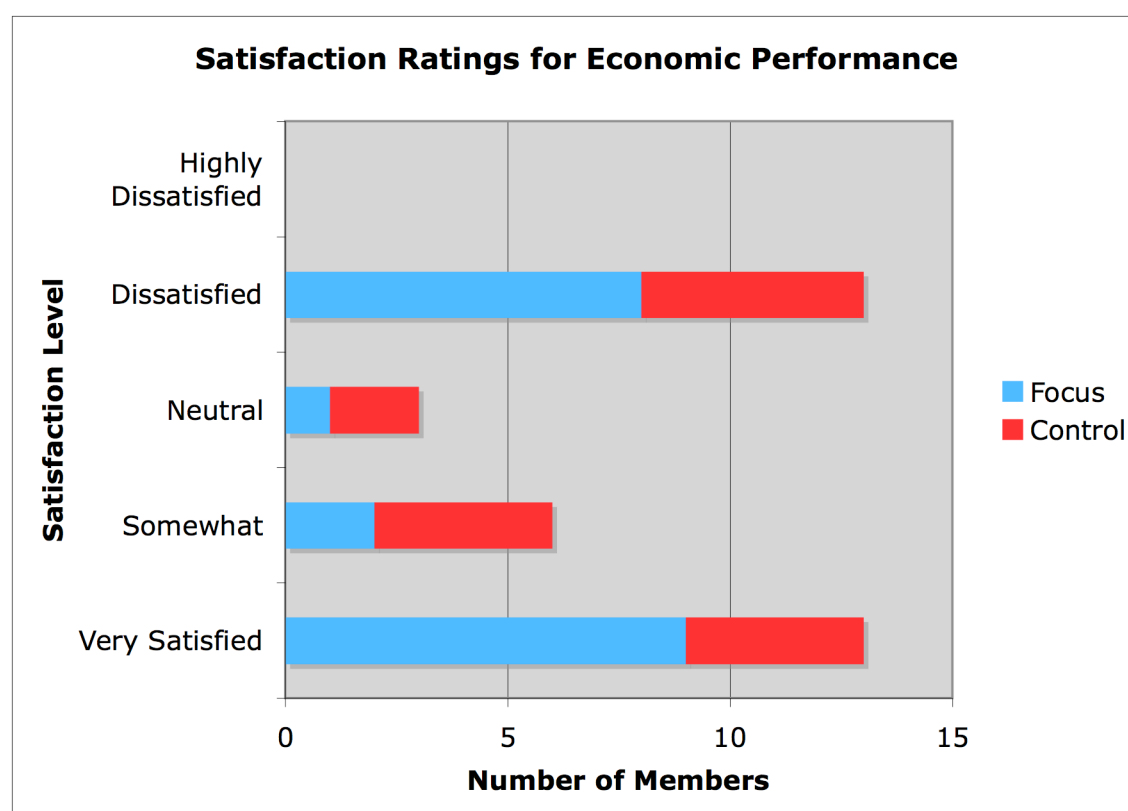


Fig. 4

FINDINGS ON COMMITMENT LEVELS

The first way in which this survey measured how committed women are to their SHGs was by asking them to calculate the number of hours they dedicate to the group's venture in an average week. The responses ranged from 2-56 hours for focus SHGs, and 3-35 for non-focus. In retrospect this is not a particularly useful measure of commitment because it depends on the enterprise that each group is currently engaged in. Some of the control groups were still at the interloaning stage and therefore only gave up perhaps 3 hours each week for the SHG meeting. Some focus SHGs run ration shops, which

have limited opening hours and only need one or two members on duty at any one time, so the average weekly hours here is low. On the other hand, many groups were involved in labour-intensive vegetable cultivation, which required members to spend long hours each day in the fields.

Participants were also asked to rate how committed they felt themselves to be to their group. The results can be seen below in figures 5 and 6.

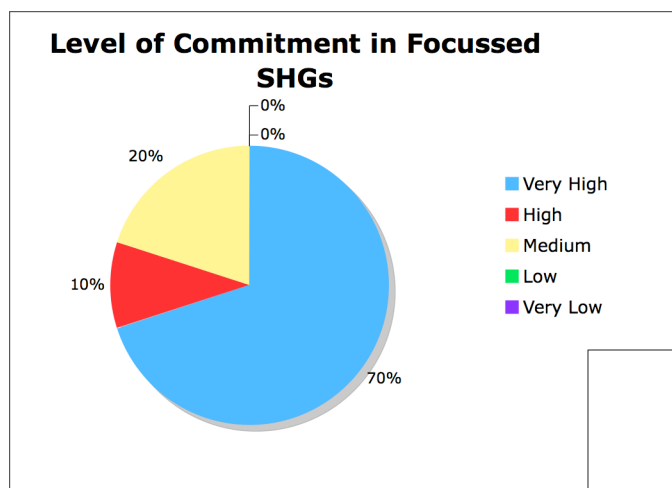
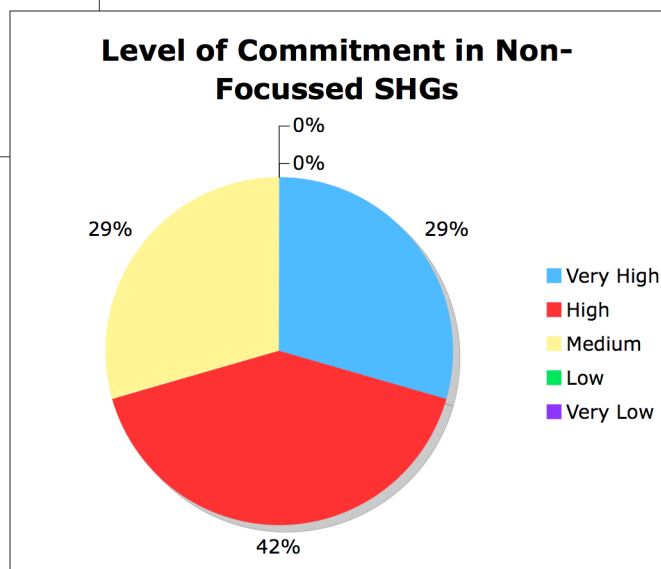


Fig. 5

Fig. 6



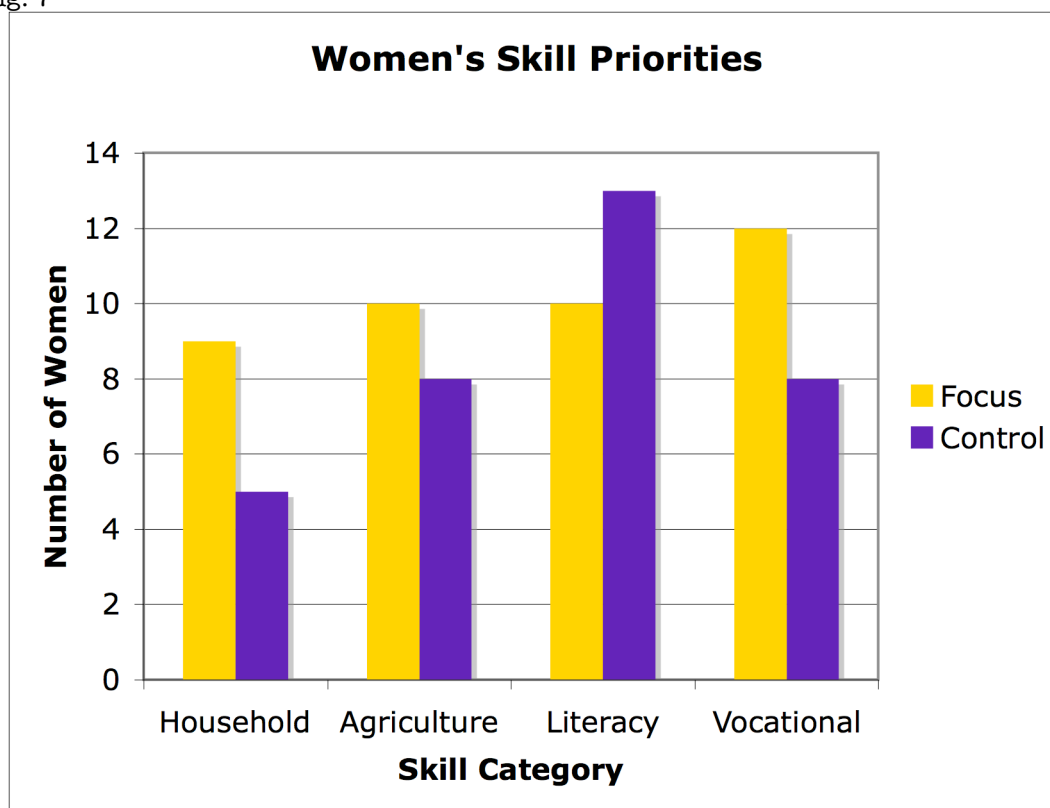
Overall, these pie charts show rather positive findings; although perhaps it is unsurprising that no member identified herself as being uncommitted. What we can see clearly is that the focus SHGs that receive most contact, training and guidance from TSRDS, have highly committed members, with 80% rating their commitment level as either “high” or “very high”. One could reasonably infer from this comparison that if the non-focussed SHGs were to receive the same degree of help and support, their members might find that they had more reason to stay committed because they would feel they had a greater chance of achieving their goals.

EDUCATION & AWARENESS FINDINGS

It was very encouraging indeed to find that the literacy rate for the SHG members in this survey was 84%. This is an excellent figure given that adult literacy in Jharkhand is amongst the lowest of all Indian states. However, most members were already literate before they joined the groups, and few illiterates had learned anything more than signing their name since joining.

Figure 7, below, shows that literacy is the skill category most highly valued by members of the non-focussed SHGs. It is possible that focus members did not rate this the most important category of skill for women to have because they have already received more literacy training from TSRDS' adult literacy schemes. This chart also suggests that SHGs have been a rather modernising force because most women now prioritise literacy and vocational skills above the more traditional categories of household and agricultural skills.

Fig. 7



The survey also tried to establish how well the SHG women understood the role played by TSRDS in relation to SHGs, and the range of rural services provided by the organisation. Again, the results are encouraging:

CHART TO SHOW THE LEVEL OF UNDERSTANDING OF TSRDS WORK AMONG FOCUSED SHG MEMBERS

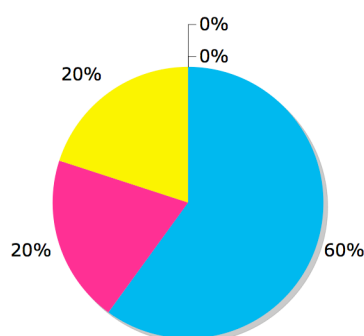
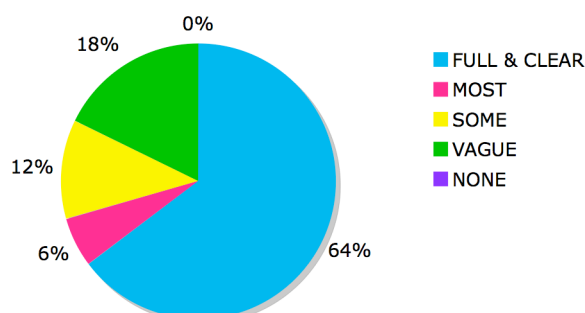


Fig. 8

Fig. 9

CHART TO SHOW THE LEVEL OF UNDERSTANDING OF TSRDS WORK AMONG NON-FOCUSSED SHG MEMBERS

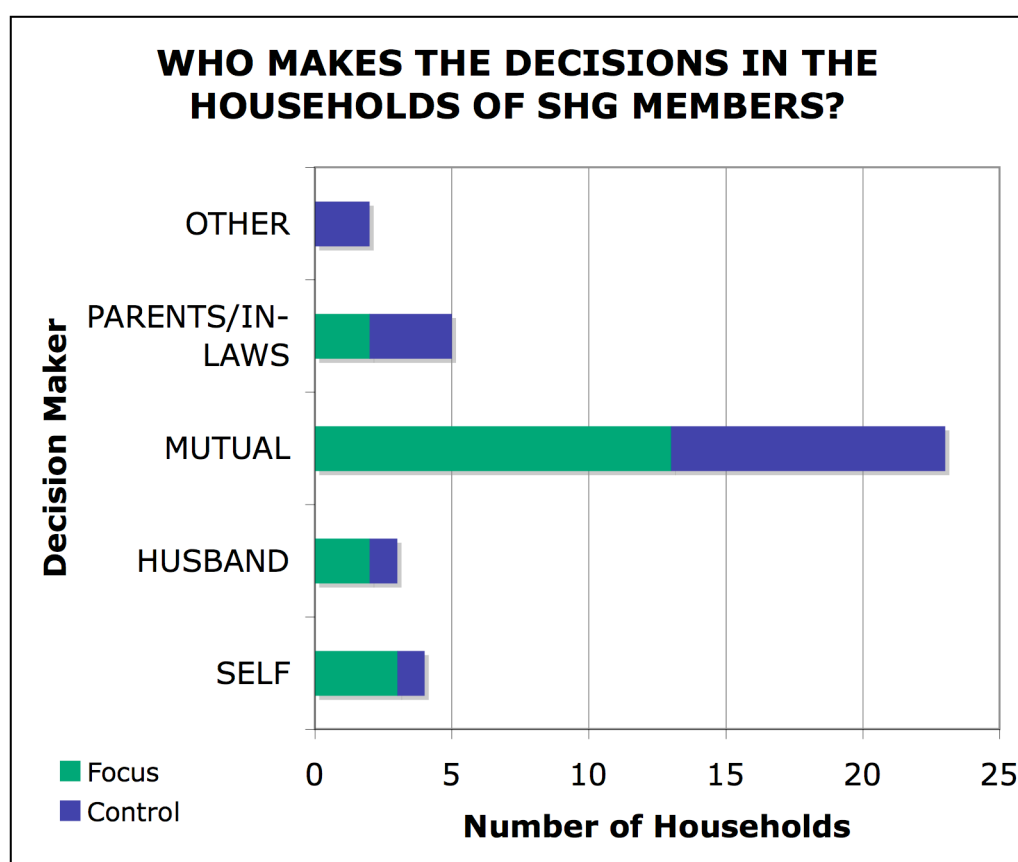


The majority of women in both groups claimed to have a full and clear understanding of both the work of TSRDS and the general concepts of self-help. It is only in the control group of non-focus SHGs that we see any women admitting to a “vague” understanding. I would suggest that this higher level of understanding in focus SHGs is simply attributable to the fact that they have witnessed TSRDS at work more often and had more contact with its staff to ask questions.

SOCIAL FINDINGS

The questionnaire found that SHGs members nearly all felt they had the full support of their families. Just 2 women said their husbands were supportive of the group in general but still refused to allow them to leave the village unaccompanied even on SHG-related errands.

Fig. 10



A quick glance at figure 10 shows without question that the majority of SHG members that participated in this survey said that they make household decisions mutually with their husband, or the rest of the family. This shows a high level of gender equality and social empowerment. However, we must not attach too much weight to these findings as being a result of SHG involvement because 38% participants said that the decision maker in their household had not altered since they joined the group.

Other social triumphs uncovered by the questionnaire were that the women almost universally felt that being part of an SHG had had positive impacts on

the future prospects of their children, their position and level of respect within the village community, and their self-confidence.

The vast majority of women felt that the group had generated a high level of solidarity amongst members (17 of 20 focus, 11 of 17 non-focus). Self-help micro-finance schemes are supposed to revolve around the existing social networks of members, but critics have suggested that they can be exploitative of social relationships. With this concern in mind, it is important to consider those who expressed more negative aspects of group relations. In the focus SHG sample, 2 women said relations had not changed, and just one said that there had been an element of internal competition. In the control sample, however, there were 2 accounts of the relations being “mixed”, one of competition, and a further 2 women reported that there had been some tensions over repayments. These results indicate that non-focus SHGs might not be running as smoothly as the focus ones. It could be that tensions have not arisen so often in focussed groups because increased training and guidance have led to a greater understanding amongst these groups of the necessity of repaying on time and how the members are all dependent on one another.

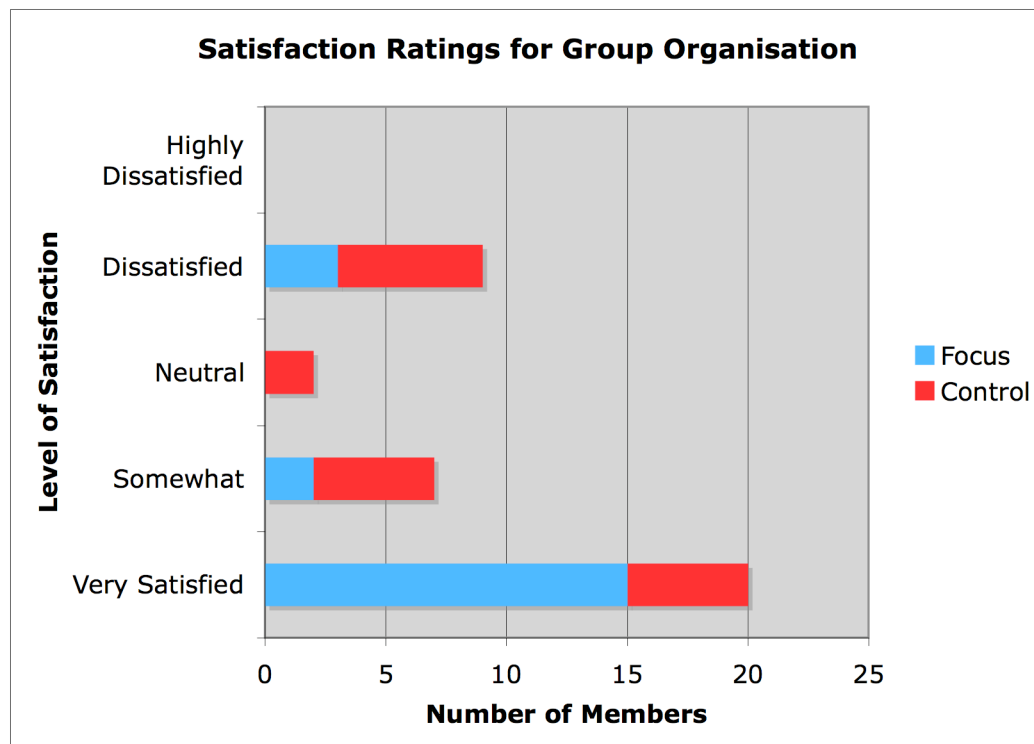


Fig. 11

This final graph shows that overall the SHG members in this study are very well satisfied with the way their individual groups are organised and run. However, the majority of the dissatisfied members are in non-focus groups. This is likely because their groups have not been given so much advice on how to organise themselves most efficiently or been exposed so much to other groups that could set good examples.

Below are the questions from the questionnaire that required more qualitative responses from the women and therefore did not lend themselves to the table format for analysis. Instead I have written out in brief every answer I received and how many times it recurred within the focussed and control groups. Many women gave more than one response.

1. MOTIVATION FOR JOINING

RESPONSE	FOCUS	CONTROL	TOTAL
Learn saving habits	11111	111111	11
Boost income	111111	11111	11
Avoid high interest loans	1	1	2
Improve standard of living	11		2
Self-Empowerment/ independence	111	11	5
Friendship	1	11	3
Encouraged by TSRDS	1	1	2
Inspired by other members		111	3

- Most answers reflect economic motivations – income and savings.
- There is a clear desire across all SHGs to learn habits and methods of saving and benefit from low interest rate, which shows an encouraging level of awareness and understanding of how SHGs operate and what financial benefits they can offer.
- Results suggest more could be done to demonstrate to village women the social benefits of SHGs and the variety of skills that can be learned. “Empowerment” should demonstrably refer to both financial and social empowerment, but only 5 out of 37 women questioned signed up to an SHG with the hope of being empowered in anyway. This low number, especially within the non-focussed group, raises questions about why awareness of this side of SHG membership is low and what could be done to improve it.
- However, this becomes less of a concern if the women sign up for economic reasons and later become empowered. For instance, the rest of the findings show that members have come to experience positive changes to their social standing, both in the home and at village level, so this can be seen as a positive side-effect or unplanned benefit.
- It is pleasing to see that even a few have been moved to join a group having witnessed the success of another, but this could be more if members were trained on how to help other women in their communities.

2. CHANGES IN RELATIONSHIP WITH HUSBAND

RESPONSE	FOCUS	CONTROL	TOTAL
Unchanged	11	111	5
More friendly/open/supportive	11111	11111	10
More consultation	111	1	4
Feel more appreciated	1		1
Greater freedom permitted	1111	11111	9
Greater equality	11	11	4

General improvement stated	111	1	4
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- No negative changes at all were recorded, which suggests that husbands have generally been supportive of their wives SHG membership, and not resentful of their newfound success. This is a very positive outcome.
- Many women feel that their husbands are more supportive of all their independent ventures now that they are contributing to the household income.
- Several found that they enjoyed a greater degree of freedom and independence since joining the SHG because their husbands were supportive of them attending meetings and making trips to the bank, knowing that it was for the welfare of the whole family.

3. COMMUNITY ROLE

RESPONSE	FOCUS	CONTROL	TOTAL
No prominent role		111	3
Called to village meetings	1111	1	5
Advice sought by others on banking matters	111	111	6
Give loans to other villagers	11	11	4
Votes actively sought by politicians	1		1
Impart training knowledge to others	111111	111	9
Example set for formation of new groups	111		3
Involved in other community welfare work (e.g. Health, education etc.)	11	11111	7

- The only women that did not feel they had any meaningful role in their local community belonged to non-focussed SHGs. This could be because focussed groups tend to be in villages where TSRDS has also instigated other rural development projects so the women have been more able to exploit their contacts. Another explanation for this differentiation could be simply that the extra assistance given to focussed groups has led to a greater level of success, which has in turn increased the social standing or prestige of members.
- These results are consistent with most women's response that they now experience more respect within their local communities than they did prior to their SHG participation.
- It is very encouraging to see that so many women to be imparting knowledge to other villagers, but this is not necessarily being done in any systematic way. Also, fewer women from the control sample said they passed on their knowledge, which is probably because they have not had as much training and, therefore, have less information to pass on.

- It is good to know that members are branching out into other community work, but we cannot necessarily infer that this is as a result of their involvement with SHGs.

4. FUTURE PLANS

RESPONSE	FOCUS	CONTROL	TOTAL
No plans	III	III	7
Increase production/ profits	IIII	I	6
New, unspecified enterprise	III	III	6
New, specified enterprise	IIII	IIII	8
Educate children	III	II	5
Further education/ vocational training	I	II	3
More training related to SHG	III	I	4
Improve local awareness of key issues (e.g. Health)		I	1

- 7 out of 37 still not in habit of planning for the future, despite now making monthly savings.
- Encouraging level of motivational drive to increase profits from women in focussed groups. Not clear here whether this means non-focussed members are simply more satisfied with their current profits or are less motivated.
- There are many women with ambition for new enterprises – what is holding them back? Possibly they are missing the support of their group, lack confidence, or still require the relevant training for start-up.
- A better communication network between groups could provide women the opportunity to seek cost/benefit information independently about new enterprises and allow them to take the first steps towards start-up.
- Several women stated that their future aspirations centred on their children. This is consistent with the fact that all women questioned felt that their participation in the SHGs would have a positive impact on the future prospects of their children.

5. WOULD LIKE TO CHANGE ABOUT THE GROUP

RESPONSE	FOCUS	CONTROL	TOTAL
Nothing	I	II	3
Change leaders to literates		III	3
Better meeting attendance	II	II	4
Stricter on repayments		I	1
More training	IIII	IIII	10
More profitable business	III	II	5
Educate all members	III	I	4
Increase monthly savings	IIII	III	7
More frequent/regular meetings	II		2
Improve general organisation	I		1

- A popular response was that members wanted to increase the monthly subscription to the group – this shows that these women are capable of planning for the future, have a sound understanding of the workings of a successful SHG, and are financially motivated.
- A handful of women felt that the meetings could be more regular and have higher attendance rates. This is something which can only be corrected from within the group but TSRDS staff must be sure to emphasise from the beginning the importance of all members being equally committed in order for the group to be sustainable in the long term. This lesson could be linked to promoting the social benefits of SHG membership and the notion that the women should be working together to improve the standard of living within their whole community. If there is truly solidarity and trust between the members, they should be able to motivate each other to attend meetings and honour their commitment.
- The desire to increase the profitability of the groups' enterprise shows a high level of motivation, but again is something that can be worked on from within. It is up to the group as a whole to decide on the business and it should be stressed that morale and commitment would surely improve if each and every member felt their voice and opinions were being heard. This would improve relations within the group as well as boosting the confidence of individual women.
- Thankfully, according to other data gathered from the questionnaire, almost all of the women interviewed felt that their self-confidence and relationships with each other had significantly improved since their involvement with the groups. Therefore, it would be reasonable to assume a connection between the women who stated that they wanted a more profitable business and the women who expressed a need for more training. A desire for more training was the most common response to this question about possible improvements. TSRDS, therefore, should be sure to discuss regularly with each group whether they feel there have been any gaps in the training received. Through further, more informal, conversation with a number of SHG members it was discovered that a group is considered to have sufficient training in a given area if just one or two members have received the information. Understandably resources and other logistical factors may not always allow for the entire group to be trained together, but this is why field staff must ensure that there is a firm system in place for how the knowledge imparted can infiltrate the entirety of each group.
- Such a system for sharing information might also help to improve the level of education amongst members if women feel confident and equipped to help each other learn new skills. In short, training should be given on how to train others.
- There was concern expressed by non-focussed SHG members about low literacy rates, especially among group leaders, which could be holding the entire group back if records and accounts are not adequately kept up to the standards of the bank.

CONCLUSION

This study has found that the 14 focus SHGs associated with TSRDS are generally operating profitably and increasing their savings in a sustainable manner.

The overall findings have been that SHG membership has had some positive impact on the socio-economic status of all 37 women questioned.

Not only was there a significant increase in personal income and financial independence for the women, but most had experienced numerous social changes as well.

There was a universal feeling that the members are the driving force behind each group and that everybody has input into decisions. Related to this is the fact that every member stated that her self-confidence had improved since her involvement with a group. Marital relations had also improved and the women almost universally felt that they now received more respect from the rest of their community. All these factors may well be inter-related and mutually reinforcing, but the women interviewed readily attributed these life changes to the SHGs.

However, there is still more that can be done to improve the standard of living for these rural women. The members of non-focus SHGs in my control sample had experienced several positive impacts, but rarely to the same extent as members associated with TSRDS focus groups. This confirms that TSRDS involvement is extremely valuable and socially and economically beneficial to the SHGs. It is obviously not possible to pay equal attention to over 300 groups at the same time, but there must be some feasible way of distributing support more evenly. It seems that it would now be sensible to concentrate more on groups in particular need, because it is clear that the current focus groups are functioning well and I would dare to suggest that several are even in good enough positions to be able to sustain themselves without regular support.

EVALUATION

This study was limited by a number of factors that were beyond the researcher's control, not all of which were easily overcome.

1. The total number of women interviewed in the end was significantly fewer than I had originally planned. I had initially hoped to survey at least 50% of the members of every group. However, in reality it was only possible to have an audience with one or two members per SHG.

This problem was largely due to the fact that my internship took place over the course of the local agriculture season. The monsoon is the best growing season, and therefore rural people spend almost every day attending to their crops at this time of year. This meant that attendance at SHG cluster meetings was low and when we made house visits in an attempt to survey more members, the women were rarely at home in the middle of the day when we arrived. This problem could have been overcome by tracking individual women down to their fields to ask them to participate, but I did not feel ethically comfortable with the idea of taking up their precious time. It was understandably more important for them to devote their time to cultivate their family's food supply to carry them through the coming dry season, or their crops for market.

Another factor contributing to the unfortunate reduction in sample size was the time constraints of my time in India. On several occasions there was no car, or translator, or either, available to take me out on my field visits so a number of days were wasted, meaning that there was less time towards the end of the allotted time to spend with each group. Unfortunately, try as we did, this problem could not be resolved as the TSRDS staff had numerous other commitments to other projects during the duration of my internship that could not be rescheduled.

2. The issues discussed above that lead to a limited sample, resulted in one further issue that has the potential to jeopardise the credibility of the results. As mentioned earlier, each SHG has three elected office holders, a president, a secretary, and a treasurer. It so happened that rather too often the single woman from a given group available to take part in my survey was one of the group's leaders. 40.5%, or 15 of 37 women interviewed held positions of office within their SHGs. This could be a problem if the office holders had a different experience of the group than general members. If, for example, a certain woman were the president of her group, she would have the ultimate decision-making power and would, therefore, be unlikely to have anything other than positive things to say about the way in which the group was run.

However, when I raised this issue with my colleagues, it was explained to me that new leaders were elected at regular intervals in each group. It put my mind at rest to understand that all women are able to improve their skills and confidence whilst experiencing the SHG from different perspectives over the duration of their membership. Therefore, it is highly likely that those women I interviewed who were currently occupying leadership positions had previously been normal members and were giving their answers based on their overall experience of social and economic changes since joining the group.

3. A third limitation related to the sample of SHGs taken for the purpose of this study relates to that of the control group. In an ideal situation the control group would have been taken as a random selection, which one would hope would fairly represent the spread of groups across all of the blocks within which TSRDS operate. However, again given the pressure to complete this fieldwork within a limited time frame, this was not possible. Had I taken a random sample from the entire list of 344 SHGs with which TSRDS are associated, it would, no doubt, have meant visiting very distant villages that would have taken a whole day to travel to for the sake of just one interview. This was simply not feasible with 29 groups to get through, so in reality the control SHGs studied tended to come from either the same villages as the focussed 14 or at least those nearby.

This sampling problem was also beyond my control because I was limited by where the other TSRDS staff needed to be on particular days because of vehicle sharing, and also by which women turned up to the cluster meetings I was present at.

It is possible that this will have resulted in a lack of contrast between the focussed and control groups in this study because SHGs operating from within the same communities usually tend to take on similar enterprises and have similar success rates due to mutual influence and local attitudes and shared culture. However, the benefit that did come from this way of sampling is that the spread of control SHGs across the 4 blocks is more in keeping with that of the focussed, and this may have led to a reduction in variables and a fairer comparison.

4. Now to move on from sampling to issues that arose in relation to the questionnaire itself. For one, it was often the case that the SHG member participating in the survey did not understand Hindi, or even Bengali. Each woman's answers already had to be translated into English for my benefit, so if the woman in question could only understand Bengali and her own tribal language, the field animator would have to translate from Bengali to Hindi in order for my guide to understand and translate for me. In a few extreme cases, the SHG member did not even speak Bengali and so a fifth party, such as a family member, had to be involved to translate between the tribal language and Bengali. Obviously this caused a great deal of concern over whether crucial information and details were being lost in translation. The concern was multiplied every time an extra layer of translation had to be added. I could not control this problem of language barriers, but I felt that the process began to run more smoothly every time we carried out the questionnaire because the translators learned the nature of the information I was trying to extract, and how to word the questions for optimum understanding of the women.

5. Many of my questionnaires were carried out at cluster meetings, which were usually attended by several groups, each represented by between one and 5 members. If there was more than one member per group present, I would try to interview as many as time would allow. However, I usually found that the answers I received from two members of the same group would be almost identical because there tended to be one woman who was more knowledgeable or more confident that dominated the discussion. There was little opportunity to interview each woman privately, sometimes because there

was nowhere private to go, but usually because most of the women were more comfortable speaking to us if she had the support of her peers by her side. The women from the same groups almost seemed to use the opportunity of my survey to put up a show of their unity by giving the same answers or letting another answer for them.

I cannot be sure that the answers would have differed if every questionnaire was answered privately, but as it was important to me that the participants felt comfortable with the survey, I did not protest on the occasions that it turned into more of a focus group discussion format.

6. Likewise, it is impossible to ever know whether the women were giving completely honest answers to the questions posed, some of which probe rather personal aspects of their lives. On this count I had to rely on trust. I ensured each time that my guide fully explained to the participant who I am, where I am from and what I was doing. I hoped that a clearer understanding would build trust between the women and myself, although we could not interact directly beyond basic greetings and niceties. I also relied on my translators to point out to me the occasions when they suspected a participant might have been hiding something.

7. The final obstacle I came across whilst carrying out this research project arose whilst I was attempting to gather some secondary data. Finding the information I needed on the 14 focussed SHGs was relatively easy, although I did find some gaps in the data recorded by the field animators for a couple of groups (*see table in Appendix IV*) When I came to look for similar information on my control SHGs, I found that was very limited data available. I discovered that a number of groups included in my sample were still classed as “new” even if they had been running for a full year, and this was the explanation given for why I could find no records of them on file. There seemed to be little explanation for other gaps and discrepancies in the SHG files. These problems caused me to sacrifice my secondary data, and I was not in a position to correct this because there was not time for me to revisit all the groups and ask follow-up questions about their group saving records and loan repayments over the past year.

RECOMMENDATIONS & SUGGESTIONS FOR THE FUTURE

My study has revealed that TSRDS SHGs have had numerous positive impacts on the lives of their members, both in economic and social terms, but ambition to succeed is driven by the notion that there is always room for improvement. This final section puts forward a collection of ideas that occurred to me over the course of my research and which I believe have the potential to increase the longevity and smooth-running of SHG operations. Two months in any environment is not long enough to gain much more than just a surface insight into the workings of an organisation with so many on-going projects. Therefore, the suggestions I offer here are based only on what I have been able to observe from my perspective as an outsider, and I hope that they will be graciously received for consideration.

For all Self-Help Group Members:

- More regularly scheduled meetings necessary to keep all members involved. Even if there is no enterprise running it is important for SHGs to meet on a regular and frequent basis to maintain group relations and ensure that group activities remain a priority for all.
- The importance of full attendance at all meetings must be stressed. Women need a better understanding of the interdependency of the group. Social relations could be utilised to emphasise the fact that if one or two members do not participate fully, the rest of the group will suffer because the unity and solidarity of the group acts almost as a substitute for collateral in the eyes of the bank.
- A concrete system should be put in place to convey messages to all group members, such as regarding the time and location of meetings. The system could be as simple as having a contact tree, starting with either the animator or the president, so that every member is responsible for contacting and informing just one or two others.
- A similar initiative could be used to ensure that knowledge imparted during various training sessions reaches all women. Understandably it is not always feasible to train all members at once, for various reasons. However, it is not enough to then hope, or assume, that the information will just eventually reach every woman by word of mouth. I would propose a kind of “buddy” system, whereby each member becomes part of a training pair or tri, depending on the size of the group. “Buddies” should be paired from different age groups, in order to transcend as many internal barriers as possible. Each time a training session is offered to, or requested by the group it would be up to each pair to decide who is the most suitable person to attend based on their individual interests and skills. This way it would not be necessary to mobilise the entire group to attend and each trained member knows that they are directly responsible for passing on the training to just one or two other women. Such a system, I feel, would also strengthen relations within the group and reduce the possibility of any resentment between trained and untrained members.

- Groups should devise individual conflict resolution procedures to deal with issues such as non-attendance and late loan repayments. This would prevent tension building up over long periods and leading to members feeling isolated and unfairly targeted if they knew from the start that there were consequences for failing to honour their commitment to the group.
- Many of the women I spoke to had ambitions for what they hoped to achieve through the SHG, but had not discussed these with their fellow members. Therefore, I think it is important that group leaders invite suggestions from all members more regularly to instil confidence. The survey found that all women were adamant that the members drove the groups collectively. This is a fantastic result, but then raises the question of what is holding certain women back from realising their ambitions. Groups should agree early on upon homogeneous goals and a “road-map” of how they should be achieved. These goals can then be reviewed regularly and adjusted according to performance level and other factors. This would also give the women something more concrete to be aiming for together, which would improve motivation and commitment independently of TSRDS or any other outside bodies.

For TSRDS:

- Increase literacy training for all groups. This was highly valued by members of all ages, both literate and illiterate. It is especially important to check-up on literacy rates or provide revision training sessions after internal elections to avoid resentment of illiterate leaders. Groups with high illiteracy rates can never hope to operate entirely independently and self-confidence was lower in illiterate SHG members.
- Cluster meetings should always follow a clear format and have a set agenda that is shared with groups in advance by the local animator. This would help to stress the importance of attendance and encourage SHGs to take such meetings more seriously so that every group is at least represented and none miss out on important information or advice.
- There could be a greater degree of sensitivity exercised towards the other commitments of members. It might help relations if visits were all pre-arranged so that women do not feel suddenly obliged to accept people into their homes in the middle of their day of work. This would also ensure that less time was wasted for both parties.
- TSRDS should gradually and cautiously build up awareness amongst SHGs, especially focus groups, that their support will not always be so immediate. The team ought to phase down contact with successful groups and turn attention to others in more urgent need of guidance.
- To the same effect, I think it would be highly beneficial to shift the focus groups periodically, perhaps annually, and spread support out to new areas. It strikes me as counter intuitive to give most training to groups that are already running smoothly and generating healthy profits. Paying more attention to fledgling groups would encourage a higher level of motivation and commitment from members by giving them confidence that they are going to be supported on the way to success. It is no good writing off less profitable SHGs because they have not been highly active so far. These groups must be shown opportunities to take up new activities and learn new skills so that they might be inspired to

carry on more enthusiastically by themselves. People cannot be forced into ambition, but TSRDS could help link exemplary groups to ones that are struggling so that they might share their wisdom.

- It occurs to me that it might be possible also to see more of a crossover between TSRDS project areas to help establish new market links for the women. For instance, the organisation holds numerous public events every month so, if the nature of any event is appropriate, it might be an idea to try inviting some of the women's groups to attend and sell their handicrafts. Another possibility would be the sale of SHG-produced vermicompost fertiliser to farmers taking part in TSRDS agriculture projects.
- At office level it would be helpful to create and regularly update soft-copy spread sheets on finances of SHGs so that language is consistent and gaps in monthly or quarterly data will be noticed and dealt with more immediately.
- A more formal index for monitoring social successes should be devised. The current system of the 4 maturity levels and informally rating groups by their profit margins neglects social issues entirely. Regular surveying of satisfaction levels, attendance levels, degree of participation in social activities beyond group, are just a few examples of social aspects that could be considered to provide a more holistic view of SHG "success".

APPENDIX I

Fig. 1.1 - FOCUSSED SHGs:

BLOCK	SHG NAME	VILLAGE	MEMBERS	MAIN ENTERPRISE
Gamahria	DEEP SIKHA MAHILA MANDAL	Bandhdih	15	Vegetables
Gamahria	ADIBASI MAHILA SAMITI	Gidhibera	13	Ration shop & Goatry
Gamahria	GYAN GAYATRI MAHILA SAMITI	Bandhidih	15	Vegetables
Jamshedpur	SARDAMAYI MAHILA SAMITI	Gurma	13	Ration Shop
Jamshedpur	NEEL KAMAL MAHILA SAMITI	Pipla	19	Vermicompost
Jamshedpur	BINAPANI MAHILA MANDAL	Barabanki	13	Vegetables & Goatry
Jamshedpur	MAA SARDA MAHILA MANDAL	Bhagabandh	20	Vegetables
Jamshedpur	JAGDATRI MAHILA SAMITI	Gurma	18	Fishery
Potka	ADIVASI MAHILA SAMITI	Khairpal	10	Poultry
Potka	MAA SANTOSHI MAHILA SAMITI	Khairpal	14	Jewellery & Rice
Potka	JAGRITI MAHILA MANDAL	Khairpal	17	Muri
Patamda	JAY MAA BISHORI MAHILA SAMITI	Badasusni	10	Vegetables
Patamda	JALLA MAHILA SAMUH	Jalla	10	Vegetables
Patamda	LOWADIH MAHILA SAMUH	Lowadih	13	Vegetables

Fig. 1.2 - CONTROL NON-FOCUSSED SHGs:

BLOCK	SHG NAME	VILLAGE	MAIN ENTERPRISE
Seraikela	JAY MAA PAUDI MAHILA SAMITI	Ghodalang	-N/A
Seraikela	MAA SHITLA MAHILA SAMITI	Ghodalang	-N/A
Jamshedpur	LAKSHMI MAHILA SAMITI	Kamlabera	Vegetables
Jamshedpur	MAA MANSA MAHILA SAMITI	Narenga	Snack shop
Jamshedpur	MAA MANIDAS MAHILA SAMITI	Unknown	Snack Shop
Jamshedpur	GIRIDHARI MAHILA SAMITI	Narenga	Vegetables
Jamshedpur	JAI GURU MAHILA SAMITI	Pipla	Vegetables
Potka	BAHAMALA MAHILA MANDAL	Kopey	-N/A
Potka	MARSHAN MADWA MAHILA SAMITI	Unknown	-N/A
Potka	MAA TARINI MAHILA SAMITI	Khairpal	Rice & Muri
Potka	JAGDHATRI MAHILA SAMITI	Khairpal	Jewellery
Patamda	ADIVASI MAHILA SAMITI	Layadih	-N/A
Patamda	NAMOPADA MAHILA SAMUH	Chadakpathar	-N/A
Patamda	KHERWAL JUMID MAHILA MANDAL	Kukru	Vegetables
Patamda	SAYANJEITA MAHILA SAMITI	Bamni	Vegetables & Sewing shop

APPENDIX II

SOCIO-ECONOMIC STATUS QUESTIONNAIRE FOR SHG WOMEN

Age	Under 20	20-29	30-39	40+
Marital Status	Unmarried	Married	Separated	Widowed
Number of Children				
Total in household				
Position within SHG				

ECONOMIC:

What was your initial investment to the SHG?				
Personal monthly income				
Before SHG				
More or less than husband	More	Less		
How much do you save each month? (%)				
Do you use any other moneylenders?	Banks	Loan sharks	Family	Other
Who controls the money in the household once you receive each loan?	You	Husband	Other (eg. In Laws)	

COMMITMENT:

How much time do you devote to the group? (Per week/ Hrs)					
How would you rate your level of commitment to the SHG?	Very High	High	Medium	Low	Very Low
What was your motivation for joining the SHG?					

EDUCATION & AWARENESS:

Literate?	Yes	No
If yes, were you literate before the SHG?	Yes	No

Who do you feel is in control of the group?	Bank	Leaders	Members	Other	
What skills do you think are most important for women to learn?	Household	Agriculture	Literacy	Vocational	Other
How would you rate your understanding of the broader work of TSRDS and the theory of SHGs?	Full & Clear	Understand most	Understand some	Vague	None

SOCIAL:

Do your family support your involvement?	Yes	No	Partially	
Who makes decisions in your household?	Husband	You	Mutual	Other

Has this changed since your involvement with the SHG?	Yes, a lot	A little	Not at all	
In what other ways, if any, has your relationship with your husband changed?				
Do you feel that your involvement with the SHG will influence your children's future prospects?	Yes, a lot	A little	Not at all	Unsure

Have you experience a change in the degree of respect you receive from the wider community?	More	Less	Neutral		
How would you describe your role within the local community?					
Has the group changed your relationships with the other women?	Greater solidarity	Competition	Tension over repayments	Same	Other
Has the group had any affect on the way you view yourself or your self-confidence?	Yes, a lot	A little	Not at all	Unsure	
What are you long-term aspirations for the future?					

How satisfied would you say you are with the economic performance of the group?	Very	Somewhat	Neutral	Dissatisfied	Highly dissatisfied
How satisfied would you say you are with the structure/organisation of the group?	Very	Somewhat	Neutral	Dissatisfied	Highly dissatisfied
What, if anything, would you change about the group if you could?					

APPENDIX III

APPENDIX IV