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Meenakshi Rajeev, B.P. Vani
and Veerashekharappa

**Self-help groups for India's
financial inclusion:**

Do effective costs of borrowing
limit their operation?

The International
Center for Development
and Decent Work

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Abstract

Ensuring accessibility to credit to the poor self-employed households is a critical concern for many developing nations. Self-help groups (SHG) formed by women in the developing countries help them to access financial intermediaries and access credit for various income-generating activities. In case of India, SHGs are formed either through state-assisted SHG-Bank Linkage Programme (SBLP) or through private initiatives of micro finance institutions (MFIs) or NGOs. Under the former, the groups access formal banking directly while in case of MFIs, loan is disbursed through MFIs themselves. Rate of interest in case of loans obtained by SHGs through SBLP, therefore, depends on the rate of interest charged by the various types of formal lending agencies and is often found to be lower than the interest charges of the MFIs. It is, however, argued that transaction costs involved in a bank loan are substantial, therefore, borrowers prefer loans from the informal sector, delivered at the borrower's doorstep. In order to examine this issue rigorously, we have tried to estimate the effective costs towards borrowing by including the transaction costs, estimated using quantitative data collected through our survey. Our results show that the transaction costs contribute only marginally to the cost of borrowing, hence, we argue (using field data) that the programme, which has many additional benefits including ensuring financial inclusion of women and empowering them, should be strengthened and expanded further.

1 Introduction

Economic theory postulates that investment is essential for generating growth where financial intermediaries constitute the necessary medium for mobilizing savings and channeling it as productive investment for enhancing economic growth. For ensuring inclusive growth, it is essential that the poor are guaranteed easy accessibility to credit facilities (see also Basu, 2006). Credit facilities in a country like India come from various sources, which can be largely classified as formal and informal, and the terms and conditions of credit normally depend on its source. To ensure credit facilities for the poor, it is necessary that they are brought under the umbrella of formal financial services and ensured provision and timely disbursal of loans and extension of services like insurance, financial counseling, etc., at affordable costs. To provide these facilities to the lower strata of the lower income groups, who are usually excluded from the system, it is critical to initiate a financial inclusion drive. Financial inclusion, according to the Finance Minister Mr. P. Chidambaram's 2006–07 budget speech (Government of India, 2007), is defined as 'the process of ensuring access to timely and adequate credit and financial services [where needed] by vulnerable groups at an affordable cost' (Union Budget, 2007–08). The outcome of financial inclusion is not only considered as pro-poor but also growth enhancing. It is seen as an instrument that would engage and allow citizens of a country to use financial services and improve her/his future, thereby adding to the country's progress, and proving to be beneficial both at the supply as well as demand ends. On the one hand, it facilitates banks to expand their operation and increase its services, and on the other, it provides people living in remote areas accessibility to banking services at relatively lower transaction costs.

Recognizing the importance of financial inclusion as one of the contributing factors in inclusive growth, steps are being taken by financial regulators, governments and the banking sector to make the financial system more inclusive. The significant initiatives taken by the Indian banking sector comprise adoption of business correspondent model, introducing 'no-frills account' and issuing 'General credit cards' for low deposits and credits. Currently, under the Jan Dhan Yojana of the ruling NDA government, which can be considered as a notable financial inclusion drive, a large number of citizens have been able to come under the banking network.

While a large number of accounts have been opened under the drive, the primary use of bank accounts is to transfer cash benefits which come through various welfare-related schemes of the state. This undoubtedly assists to reduce leakage of funds. However, in a nation where a large section of the population is self-employed, access to credit should be one of the main purposes of financial inclusion. Our field survey on the subject reveals that access to credit has still remained low especially for the poorer sections. Even the farmer class who are supposed to receive priority attention for credit has only limited access to such facilities, with the small and marginal farmers facing immense problems in accessing credit. One of the major reasons for this problem is that most farmers do not have land records in their names as mutations (that is transfer of title of the land in the records of the local state authority after the death of parent to the offspring) had not taken place (Rajeev et al., 2015).

Thus, borrower's transaction cost and lack of collateral security are the foremost hurdles confronting a farmer wishing to access credit from formal institutions. Transaction costs faced by a borrower comprises various charges imposed by banks in addition to the interest rate (Untalan and Cuevas, 1989, Masuko and Marufu, 2003) and other costs like transportation, etc., incurred by the borrowers for availing loans. Effectiveness of rural financing network depends critically on all the costs and accessibility to formal financial institutions (Adams et al., 1984, Adams and Vogel, 1986). Few empirical studies have examined the issue of access to credit by the poor and the resulting costs across the globe (Ladman, 1984, Adams, 1994, Rojas and Rojas, 1997). Concentrating on Nigeria, Olomola (1999) noted the high transactions costs faced by the poor borrowers in the country. Some studies have also talked about high transactions costs being detrimental to small farmers' access to credit (Adams and Nehman, 1979, Saito and Villaneuva, 1981, Liedholm, 1985, Gamin, 1994). Amongst the few studies on the Islamic financial system, Houseini et al. (2011) estimates the transaction costs for rural households in Iran.

Meyer and Cuevas (1990) conducted a cross-country analysis considering several developing countries and found that transaction costs to access financial services were rather high. They segregated the high transaction costs of borrowers and depositors into explicit cost, encompassing the costs primarily towards transportation, lodging, meal expenses associated with several visits to bank, fees, and other cash payments required for documentation purposes and to comply with the legal procedures, bribes, and 'tea money', and implicit costs consisting of time spent by farmers on negotiations for loan (Meyer and Cuevas, 1990). Also, since farmers often feel that they may not be able to borrow the entire loan amount required from a single source, many approach both formal and informal sources and invariably end up borrowing from informal sources (Government of India, 2010).

As individual-based access to the formal banking sector seemed to have several problems, as explained earlier, group lending became popular and began to play an important role through MFIs. The theme of microfinance received great attention at the World Summit for Social Development held at Copenhagen (March 1995). Following this, the World Microcredit Summit was held at Washington D.C. in February 1997. In this summit it was decided that 100 million of the world's poorest families, especially women, would be empowered with self-employment and financial and business aid through microcredit. Microfinance became popular as it has been seen as having the potential to reduce credit risks (Ghatak and Guinnane, 1999, Morduch, 1999) and importantly provide the rural populace with financial services which are free from the provision of subsidies (Pareek, 2011). In this regard, the achievements of MFIs are also being debated. One group argues that from the social and economic points of view, microfinance is useful and has emerged as an important tool for enhancing rural development especially in an overpopulated country like India (Moses, 2011). However, there are other studies which argue that microfinance programmes, although beneficial in general, do not benefit the poorest of the poor (Rajasekhar, 2004) and have no strong impact on health, education, and women's empowerment (Banerjee et al., 2009). Problems with private MFIs such as higher costs of borrowing and lending are highlighted by several authors (Chavan and Ramkumar, 2005) and these institutions are also criticized for being confined mostly to states that have a fairly well-developed formal banking system, targeting the same group of people as pursued by banks (Pradhan, 2013). In this respect, success of such a programme mainly depends on: (a) outreach and financial sustainability of the programme, (b) income or poverty impact on the users, and (c) development of financial market at the local level. To address some of these aspects, in 1998, the National Bank for Agriculture and Rural Development (NABARD) set up a task force to come up with a policy framework for sustainable and beneficial growth of microfinance.

In this context, the self-help group (SHG) model, especially formed under the SHG-Bank Linkage Programme (SBLP) of NABARD is useful as it allows the group members to directly access banks and borrow without any collateral security. A SHG, as the term used in India, refers to a small group of 10 to 20 individuals who come together to carry out saving and lending activities amongst themselves. The programme primarily aimed to encourage banking activity by building mutual trust and confidence between the banker and the rural poor. The intermediation of SHG was also intended to cut down the cost of transaction both for the bank and the rural clients (Nanda, 1995). The transaction cost for the borrower, earlier identified as a hindrance in availing formal credit, was largely reduced following the elimination of cumbersome documentation procedure, hence, cutting down the related time spent on visiting banks. The success of SBLP, which became well known in the context of microfinance lending in India, was possible because through the programme the necessities of the rural poor were met and self-capacities developed (Krishnamurthy and Ratnaparkhi, 2002).

Concentrating on the suppliers of loan, it is argued by Puhazhendhi (1995) that the role of SHGs and NGOs as conciliators have greatly reduced the time spent by bank officials to identify, document, monitor, and recover loans, thereby considerably reducing related transaction costs while lending to the poor (Puhazhendhi, 1995). The study also claims that the transaction cost of borrowers was also reduced by 85% vis-à-vis the cost they would incur if they directly accessed bank on an individual basis. Studies further support the statement of external economies of scale realized with the formation of SHGs. As a case in point, they reduce the transaction cost, promotional cost delinquency rates associated with loan default, besides providing value added services empowering the poor and the disadvantaged (Nair, 2005).



Source: fotolia.com – africa

On the contrary, others argue that in case of SHGs directly linked to the banks through SBLP, the effective cost of borrowing can be quite high for the group members due to transaction costs involved in borrowing (Indian Institute of Management, 2014, Swamy and Tulasimala, 2011). Thus, in this respect perhaps private MFIs which offer to provide the loan at the borrower's doorstep are a better solution. There are only limited studies that attempt to actually estimate transaction costs of borrowers in SHG model and compare SHGs formed under SBLP and MFIs (Karduck and Seibel, 2004), even though there are many paper which generally discuss about the adverse impact of high transaction costs (Swamy and Tulasimala, 2011). There are, however, studies that look at the transaction costs of the lenders. Comparing the transaction costs from the supplier's side, Ranade et al. (2006) show that in rural lending, especially to the farmers, transaction costs incurred by the MFIs are lower. But formal banks can recover their costs from other operations as well. Shankar (2007) also examines the supply side and shows the high costs that MFIs incur for lending. A study on group microcredit, for instance, divides cost into direct and indirect transaction costs. Direct transaction costs consist of the cost of group formation, direct administration and monitoring. Indirect transaction costs, on the other hand, consist of fixed costs incurred for the operation of the financial intermediary (Shankar, 2007). Another study identifies transaction costs related to a SHG formed by a NGO as those made towards promotion, which comprise area identification and mobilization, group formation and evaluation, compulsory group training, and testing and approval of groups (Llanto and Chua, 1996). Thus, few existing studies consider certain costs borne by SHGs as part of the cost of borrowing – such as time spent on holding regular meetings – which are not directly related to borrowing. While groups spend time in holding meetings, they empower them in many ways in addition to getting access to credits. For example, they learn accounting practices, how to put forth an argument, and so on. These have to be considered as long-term investments in the formation of human capital and not as costs which are not likely to be recovered (Dave and Seibel, 2002). But these benefits are not usually considered by the researchers as only the cost components are taken into account (Karduck and Seibel, 2004, Indian Institute of Management, 2014). Therefore, the current paper makes an attempt to estimate the transactions opportunity costs of borrowing alone and compares it with the interest rates charged by other lending agencies such as private MFIs. Data for this exercise are meticulously collected from the SHGs of the state of Karnataka which has a well-developed SHG programme. On the basis of the quantitative analysis, the paper then argues for further development of the NABARD initiated SPLB.

To present the paper for a wider readership, we have provided a brief description of the SBLP and certain related observations from our field survey in the two subsequent sections (2 and 3). In section four, we have taken up the issue of transaction cost, followed by a concluding section.

2 Self-Help Groups (SHG)

SHGs are usually informal organizations that are not legally incorporated. According to NABARD, SHGs are 'small, economically homogenous affinity groups of usually rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per the group members' decisions (Adolph, 2003). Savings are collected in small amounts in frequent intervals usually per week or once in a fortnight, during the group meetings. Through group meetings it is decided whom to give credit and how much, usually in a collaborative manner. SHGs in the country are developed by private microfinance organizations, NGOs and other such institutions, as well as by NABARD through its flagship programme SBLP. Under this programme, NABARD advances assistance to the NGOs for the promotion of SHG activists. Towards this end, it provides financial assistance to meet the costs towards creation and nurturing of SHGs and other administrative and infrastructure support.



Source: Tripti Kumari

The primary objective of SBLP of NABARD¹ is to expand the outreach of the formal banking system to the so far unreached rural poor on a sustainable basis (Suran, 2007). Providing smoother access to financial services and products through the formal sector at reasonably low interest rates enables the poor to garner several benefits. In addition, there are several other objectives that the programme fulfils. First, as a part of group-based loan it provides consumption as well as production loan without any collateral. Second, it enables SHG members to reap economic benefit out of mutual help, solidarity, and joint responsibility. The programme also ensures long-term help from a promoting institution for a number of activities, most notably income-generating activities. Unlike private MFIs, in SBLP, NABARD groups directly visit formal banks, deal with the bank officials, deposit their funds, and take credit. Constant dealing with the banking sector helps the members to be at ease with the style of formal lending institutions. This is a noteworthy benefit of the programme often not highlighted by researchers. In turn, it also helps the formal banking sector to know the rural needs in order to provide assistance accordingly. In other words, capacity building takes place at both ends. Maintenance of accounts on a regular basis helps the group members to understand how to handle financial resources. This knowledge, no doubt, is an asset for them which they cannot attain if the loan is taken from MFIs. Also, the direct and indirect social benefits that arise from the solidarity spread by SHG institutions cannot be achieved through the MFI model, which is often characterized by high rates of interest and unscrupulous recovery methods (John and Paul, 2010).

Once a group is formed, it must satisfy certain conditions before availing the facility of bank linkage. For example, the group should have been in active existence for a minimum of six months and during this period the activities of the group are carried out in a democratic fashion. Throughout the period the groups should maintain book accounts regularly which actually aids them to learn accounting practices. Any interested NGO or Self Help Promoting Institution (SHPI) should help the SHG through providing support for training, upgradation of skills, and proper functioning. Finally, through credit, the programme is supposed to provide livelihood opportunities to the members. In the initial stages, SHPIs provide necessary help to develop an SHG. Based on the type of SHPI, a few models of SHG development have been conceived.

¹ Master circular for the SHG-Bank Linkage Programme
www.rbi.org.in/scripts/BS_ViewMasCirculardetails.aspx?id=6531 (accessed on 21 July 2017).

Models of SHG-Bank Linkages

Three major models of SHG-bank linkages evolved over time are:

- a) SHGs formed and financed by banks
- b) SHGs formed by NGOs and formal organizations but directly financed by banks
- c) SHGs formed by State Women Welfare Department linked to the banks

As mentioned above, SHPIs play an important role in the formation, training, and supporting SHGs in addition to providing other kinds of assistance. There are five major types of SHPIs involved in the promotion of SHG activities. They include:

- a) Co-operatives (District Central Co-operative Banks, (DCCBs))
- b) Regional Rural Banks (RRBs)
- c) NGOs
- d) Government organizations such as State Women Welfare Department which formed the *Stree Shakti* groups
- e) Farmers' Clubs

'Barring a few cases commercial banks (excluding RRBs) do not formally act as an SHPI but play a significant role in the entire process. Commercial banks finance the groups promoted by both the government agency as well as the NGOs depending on their proximity to the branch' (NABARD, 2007).

Thus, being able to obtain direct linkage with the banks through SBLP, SHGs were more often financially included and could use financial intermediaries, namely, formal banks (directly), for the purposes of savings and credit. However, poorer households which were financially included individually through the financial inclusion drive made limited use of the account (mainly for cash transfer under welfare schemes) and hardly used the accounts for accessing credit. Of course, the argument for accessing formal credit lies in its terms and conditions which may be quite adverse in the case of informal lending. In this context, many however argue that though bank credit is at a lower rate, transaction costs associated with the credit can be high, especially for the poor. Thus, eventually, the cost of borrowing may be quite comparable with the interest rate of MFIs or other informal sources.

3 Effective Cost of Borrowing: Interest Rate plus Transactions Costs

For empirical estimation, we have selected Karnataka as this is a state where the SHG programme was first initiated, hence, it has a long history of a well-developed institution, thus one can expect that the statistics from the state would be close to the equilibrium figures in the sense that the state has reached somewhat stable state after a long period of evolution of SHG programme. Primary data for the study have been collected from three districts based on the development of SBLP and level of linkages, these districts are Bagalkot (low), Tumkur (medium), and Mysore (high).

3.1 Methodology

A multi-stage sampling technique has been adopted for the selection of SHGs. First, two *talukas* (sub district level administrative units) were selected from each district – one of them developed and the other less developed. The list of developed and less-developed *talukas* was taken from Dr. D.M. Nanjundappa Committee's Report on regional imbalances in Karnataka in 2002. The committee classified the *talukas* of the state, based on several development criteria. From each *taluka*, one leading bank branch, each from a commercial, cooperative, and regional rural bank was selected purposively. From each branch a total of 50 beneficiaries were selected randomly comprising SHGs developed by the three types of banks, government organizations, and private NGOs (10 each). Thus, a total of 300 SHGs were studied. To have a deeper understanding of the perspective of the members, three members from each group were selected, one of whom was the representative (*pratinidhi*). Thus, a sample of 900 borrowing members was also selected for the study. Structured questionnaire was administered personally. While the first round of survey was carried out in 2010, subsequent visits were made over the years (till 2016) to examine whether the situation has changed drastically or not.

In addition to enquiries based on questionnaire pertaining to the SHGs, interaction and discussions with individuals and officials of stakeholding agencies, namely, banks, NGOs, government line departments, etc., at the district/block level were carried out.

3.2 Arriving at the Effective Cost of Borrowing

Moving on to the issue of our interest, it is found that a few studies mentioned above looking at this problem, quantitatively consider many cost components such as time, cost of holding regular meetings, etc. However, holding of regular meetings, keeping accounts, and other such activities have several benefits to the group. They help forming self-confidence, ability to put forward a point of view, ability to maintain accounts, etc. Our interviews with the groups (discussed in the sequel) revealed some of these social benefits that accrue to the women folk involved in SHGs. Therefore, we argue that if these costs are considered as costs of getting credit, then associated benefits also need to be counted. Keeping these aspects in mind, we considered the costs of borrowing as only those costs that are directly linked with visiting banks for accessing credit. Two types of costs are considered to arrive at the effective cost of borrowing:

- **Opportunity cost of time:** We collected information on a number of visits to the banks and the time spent thereby. Accordingly, we have estimated the wages foregone and thereby arrived at **an estimate of the opportunity cost.**
- **Other transactions costs:** This component includes: (a) transportation costs incurred for visits to the bank, (b) food and other incidental costs, (c) the lump sum fee charged by banks for processing, (d) costs incurred towards providing records, etc.

These two cost components estimated for different types of banks, and different locations are subsequently added² to the prevailing bank interest rate to arrive at an estimate of the effective interest rate (**Tables 1 and 2**). Effective interest rate essentially captures transaction costs and opportunity cost of time in addition to the interest rate charged by the banks.

² Given the total transaction cost (collected for a year) for a group and total money lent, we have estimated costs per 100 rupees for a year term. Subsequently, we arrived at the average value of transactions costs for groups belonging to different banks and locations.

Table 1: Comparison of effective and actual interest rate based on region and type of bank.

TYPE OF BANK PER DISTRICT	EFFECTIVE COST OF BORROWING	ACTUAL INTEREST RATE	
		MEAN	MODE
BAGALKOT			
Regional rural banks	14.6	9.9	12.0
Co-operative	12.2	9.5	12.0
Commercial	13.8	12.0	12.0
MYSORE			
Regional rural banks	11.8	9.7	12.0
Co-operative	12.7	8.4	9.0
Commercial	11.5	10.1	9.0
TUMKUR			
Regional rural banks	15.7	11.7	12.0
Co-operative	13.0	10.0	12.0
Commercial	14.1	12.3	12.0

Source: Authors' estimates from field survey data

Table 2: Percentage contribution due to different components in total effective interest rate

TYPE OF BANK PER DISTRICT	DUE TO TRANSACTION COST	DUE TO OPPORTUNITY COST	TRANSACTION + OPPORTUNITY COST	DUE TO ACTUAL INTEREST RATE
BAGALKOT				
Regional rural banks	21.7	10.0	31.7	68.3
Co-operative	16.0	6.3	22.3	77.7
Commercial	9.2	4.1	13.3	86.7
MYSORE				
Regional rural banks	11.5	6.4	18.0	82.0
Co-operative	22.9	10.4	33.4	66.7
Commercial	6.8	5.0	11.9	88.1
TUMKUR				
Regional rural banks	18.7	7.2	25.9	74.1
Co-operative	14.0	8.8	22.8	77.2
Commercial	10.3	2.6	12.9	87.1

Source: Authors' estimates from field survey data

From the estimates we observe that transaction costs related to commercial banks are generally below 2%, hence, the lowest. This is because, processing fee, etc., are nil or lower for commercial banks. Contribution of different cost components to the total effective costs of borrowing is presented in **Table 2**. It shows that opportunity costs of basically time foregone are lower than the transactions costs which include transport costs, food and processing fees of banks, and so on. The disaggregated picture also shows that costs of commercial banks are generally lower. There are some inter-district differences, but these may not be significant and have occurred due to variations in sample. The overall conclusion is that additional transaction costs may increase the effective interest rate by about 3%. Thus, the formal sector still remains more attractive than the informal sector.

It is to be noted that while groups borrow from banks at 12 % rate of interest, they in turn lend to the members usually at 24%. However, there is a large difference between this interest rate and the one charged by private lenders including MFIs primarily because the interest income becomes income of the group, subsequently (Rajeev et al., 2015).

What is the necessity of MFIs and informal lenders when the SBLP functions well, is the question that emerges from the above observations. One of the major reasons found from our survey was the inadequacy of the loan provided, which needs to be addressed by policymakers.

4 Inadequacy of Loan

A member in a group has a certain income-generating project in mind while opting for a loan. A large percentage of groups from all the three districts reported that the amount of credit they received was not adequate for the intended purpose. This is true of groups formed by banks as well as NGOs and government agencies. However, the situation differs significantly across districts (see **Table A.1**). For example, 97% groups in Bagalkot district (low performing) reported as not getting adequate credit. Taking a further disaggregated view it was seen that not a single group interviewed reported getting adequate credit from commercial banks, RRBs, NGOs, and the government, while 33% of the groups stated to have received adequate credit from cooperative banks. The corresponding percentage in developed districts of Mysore was 81% with none of the groups interviewed having received adequate credit from RRBs and 71% in Tumkur where none of the groups received adequate credit from RRBs, commercial, and co-operative banks.

If the lending agencies are not satisfying the total credit needs of SHGs/groups, what percentage of credit needs is being met by such agencies? The answer to this question is that there is a large unmet demand for credit in both Mysore and Tumkur, probably because the demand for loans is high in developed districts. While a larger percentage of group members have unmet demand in Bagalkot, the extent of unmet demand is slightly lower in less developed districts (**Table 3**).

Table 3: Percentage of loan demand met by lending agencies
(if loan demand is not fully met)

DISTRICT	ABOUT HALF THE AMOUNT NEEDED	THREE-QUARTER OF THE AMOUNT NEEDED	MORE THAN THREE-QUARTER OF THE AMOUNT NEEDED
Bagalkot	64.5	29.0	6.5
Mysore	81.0	14.3	4.8
Tumkur	84.6	7.7	7.7

Source: Analysis of primary data

Inadequate savings is the major reason cited by the groups for the inability of financial institutions to meet the demand for loans completely. As fall out, they are not able to take full advantage of the income-generating activities. This also makes them prone to borrowing from other sources. Private lenders grow taking advantage of this problem.

However, one observation from the field is worth noting, that is, the dependency on moneylenders is not as significant as earlier (**Table A.2**). It can be seen that across all the three districts only 9.1% of the members were borrowing from moneylenders while the rest did not. Dependence on moneylenders was the least in Tumkur where only 5.7% members availed their services, followed by Bagalkot and Mysore, with 11.1 and 11.5%, respectively. As reported by the groups, prior to the formation of groups there was some dependency on moneylenders, but after the formation of groups this has become minimal.

The rate of interest charged by most moneylenders (67%) is around 5% per month in Bagalkot district (**Table A.3**). Around 22% moneylenders charge 3% per month, while only 11% charge 1.5%. The situation is identical in both, Mysore and Tumkur.

Thus, it can be seen that private moneylenders charge a much higher rate of interest than MFIs who usually charge 24%³ rate of interest that is congruent with the suggestions by the Malegam Committee (2011). As regards whether rate of interest charged by the moneylenders has declined, at least, marginally due to the development of SBLP, the answer we received from almost all members across districts was negative. Thus the impact on rate of interest charged by moneylenders due to the emergence of SBLP seems to be negligible even though the extent of lending has declined. Thus, it appears that private moneylenders continue to extort borrowers who have limited options of borrowing.

Though groups from Mysore and Tumkur do not seem to be dependent on private moneylenders, there seems to be some amount of dependence on MFIs (**Table A.4**). This dependence is seen to be rather high in Mysore district with 23% groups having borrowed from MFIs. In Bagalkot 18% borrowed from MFIs while in Tumkur only 7.6% groups took loans from these institutions. In Mysore the high dependence on MFIs may be because of the high demand for credit as their economic activities are comparatively larger in size.

One of the advantages of MFIs is that their loan limits are rather high and not entirely dependent on full recovery of previous loans. The reason cited by members across all the three districts for continuing to borrow from MFIs is the inadequacy of loans from SHGs. But it is necessary to ensure that SBLP should not face an untimely death because of private MFIs. In addition, the programme has a number of social benefits some of which, as came out from our survey, are delineated below.

³ As prescribed by Malegam Committee 2011.

5 Social Benefits of SBLP

More than 95% SHG groups are women groups and the programme not only helps them financially but also provides certain social benefits which further empower them. Some of the social benefits reported during our survey are illuminating. The first major benefit as perceived by them is being able to come out of the confines of their home. Second, as a result of active participation in group meetings, the members are now able to convey their views much better at home and outside. Third, by interacting with various government officials, the inherent hesitation to talk to male members outside their home has reduced. Indeed, they can now confidently talk about their problems and necessities in front of officials. Increase in knowledge about banking and accounting matters is another gain from the programme.

In addition to weekly meetings, the groups now arrange other group activities such as trips to places of tourist attraction, picnics, etc. Such activities have given more meaning to their lives. Some group members are also involved in conflict resolution in the village. Thus, SHG activities have in turn given them enhanced social status (**Table 4**). While there are some research papers that discuss the social impact of groups formed by MFIs, there are not many studies that examine social benefits of the SBLP where groups operate on their own and get linked directly with banks. In this context, a paper by Manisha (2016) on the subject also talks about improvement in children's education due to mothers being members of SHGs. Rao (2010) also discusses in detail social uplift of women owing to SBLP.

Table 4: Frequency of positive answers on the benefits of being a SHG member, apart from getting loan/savings

	PERCENTAGE OF RESPONDENTS
Come out of the four walls/house	92.0
Able to interact with officials/give speech/boldness	76.1
Operate bank account/able to save in banks	28.0
Attain better knowledge on sanitation, fuel usage, etc. for household activities	2.6
Solve social conflicts	9.0
Not of any substantial help	8.0

Note: Since this question involves multiple answers, percentages do not add up to 100.

Source: Analysis of primary data

As regards financial matters, one interesting aspect to note in this context is the use of savings generated in the group. A member is empowered to take decisions on using her savings generated through SHGs (**Table A.5**), even though the money has been actually obtained from the husband's income. Across all the three districts, 90.4% members had the liberty to use savings generated through SHGs. Members in Mysore had the most freedom with 95.8% members reporting to have this financial benefit. This was followed by Bagalkot and Tumkur with 92.0% and 85.3%, respectively.

The enhanced confidence gained through SHG activities has also helped a few members to come forward and participate in village-level elections. In Mysore, 5% group members have participated as candidates in gram panchayat elections. This indeed is a noteworthy achievement. Though these percentages have shown a decline to 0.5% in Tumkur and 0.4% in Bagalkot, one can expect that over time more members from the districts which have less-developed SBLPs will come forward to take up social responsibility through political positions.

However, there are still many aspects of life where women's position needs to be enhanced. For example, during our survey we found that in decision making within the families, SHG participation has helped the women folk to make their presence felt at home. From an almost neglected position at home, today, about 15% members have been able to take a leading role in making household-level decisions. Another 37% are consulted by their husbands while taking decisions. But in more than 40% households, husbands still take decisions unilaterally. This percentage needs to be reduced over time. Thus, one can observe the additional benefits of the programme, accrued through group meetings and regular engagements, which should not therefore be taken as transaction costs.

6 Conclusions

In this paper, we primarily examined the SBLP initiated by NABARD where the groups formed get directly linked to the formal financial institutions. Such a programme provides capacity building for the rural women folk in more than one way. First, the programme inculcates the habit of savings and bookkeeping by members themselves. Second, access to credit is another major benefit which helps in taking up income-generating activities and provides economic independence. Third, an estimation of transaction costs involved in borrowing activities turned out to be much lower, hence, the effective costs of borrowing is low compared to private lenders. Members may continue to borrow from these sources due to non-availability of the adequate loan amount.



Source: fotolia.com – Hemant

An in-depth analysis of savings and loan account reveals that loan amounts are higher in the developed districts. In spite of that credit levels are insufficient to meet the demand fully. As a result, members need to either drop certain income-generating activities or depend on other sources for credit. This may, over time, help penetration of MFIs into these groups, though in the present context, such penetration is seen to be limited in the state of Karnataka. MFI loans do not involve any additional cost of borrowing apart from the rate of interest. SHG loan, however, involves certain additional costs but our study shows them to be limited. Presently, repayment does not appear to pose any problem. Thus, loan limit for the groups may be increased depending on the income-generating activities they undertake, while factors like provision of training towards income-generating activities, credit requirements need to be kept in mind.

In addition, there are a number of social benefits obtained by the members. Being able to come out of the confines of their home and interact confidently with government and bank officials is in itself a major achievement. While these achievements are noteworthy, the position of women in several respects needs to improve further. Both educational and economic achievements are necessary for this to happen. Appropriately designed income-generating activities, training programmes and continued participation in the meetings and other group activities can go a long way in empowering the members of the SHGs. A number of interventions required in these respects may be:

- Better planning and innovativeness in income-generating activities. Providing need-based training is also necessary. For example, some of the SHGs in semi-urban areas of the better-off districts like Mysore urge for computer training. Traditional trainings are not attractive to many. Training should be tailor-made to suit the educational and economic background of the members.
- Members should be encouraged to come up with group-based income-generating activities. If that is not feasible, credit limit for members needs to go up.
- Members face problems in marketing their products. This problem needs to be addressed, especially to make training on production technology prove helpful.

In order to enhance social benefits, NGOs should be encouraged to enhance the knowledge of the members of SHGs regarding their legal rights, etc., as women.

If some of these concerns are adequately addressed, the SHG model under SBLP can be highly empowering in rural areas. The programme is currently not well developed in many parts of the country such as in eastern or north-eastern regions. Special attention should be given to these regions, given the advantages of SBLP as observed through our study.

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Appendix

Table A.1: Percentage of groups reported that their members receive the amount of credit necessary/asked for

DISTRICT	TYPE OF PROMOTING AGENCY	YES	NO
BAGALKOT	Commercial bank	0	100.0
	Regional rural bank	0	100.0
	Co-operative bank	33.3	66.7
	Government	0	100.0
	NGO	0	100.0
	Total		2.9
MYSORE	Commercial bank	28.6	71.4
	Regional rural bank	0	100.0
	Co-operative bank	25.0	75.0
	Government	14.3	85.7
	NGO	12.5	87.5
	Total		18.5
TUMKUR	Commercial bank	0	100.0
	Regional rural bank	0	100.0
	Co-operative bank	0	100.0
	Government	31.3	68.8
	NGO	37.5	62.5
	Total		28.6

Source: Analysis of primary data

Table A.2: Percentage of members still borrowing from moneylenders

ARE YOU STILL BORROWING FROM MONEYLENDERS?	BAGALKOT	MYSORE	TUMKUR	TOTAL
Yes	11.1	11.5	5.7	9.1
No	88.9	88.5	94.3	90.9

Source: Analysis of primary data (sample of individual members)

Table A.3: Information on rate of interest charged by private moneylenders

RATE OF INTEREST PER MONTH (%)	BAGALKOT
1.5	11.1
3.0	22.2
5.0	66.7

Source: Analysis of primary data

Table A.4: Percentage of groups where members are borrowing from MFIs

BANK APART, DO YOU BORROW FROM ANY OTHER SOURCES SUCH AS MFI ETC?	BAGALKOT	MYSORE	TUMKUR	TOTAL
Yes	18.2	23.1	7.7	16.5
No	81.8	76.9	92.3	83.5

Source: Analysis of primary data

Table A.5: Percentage of members having liberty to use savings generated through SHGs

RESPONSES	BAGALKOT	MYSORE	TUMKUR	TOTAL
Have liberty	92.0	95.8	85.3	90.4
Do not have liberty	8.0	4.2	14.7	9.6

Source: Analysis of primary data

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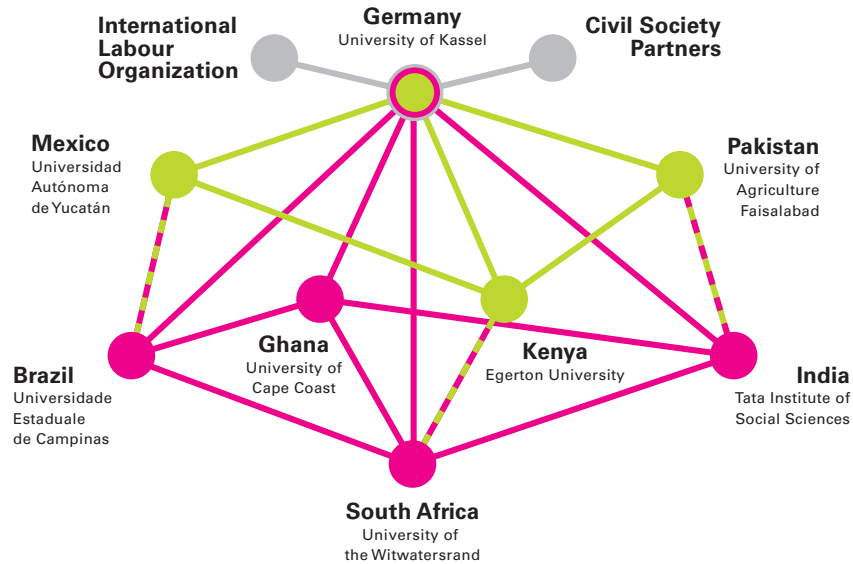
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