

HARYANA COMMUNITY FORESTRY PROJECT  
FOREST DEPARTMENT  
GOVERNMENT OF HARYANA

**S**trengths

**W**eaknesses

**O**pportunities

**T**hreats

**of HCFP Self-Help Groups**

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## I INTRODUCTION

The unique approach of Haryana Community Forestry Project is its participatory management methodology, which is designed to enhance the stake of village people in the process of planning, implementation, monitoring and management of project activities. The objective of the project is to reverse the process of degradation and depletion of natural resources through community-led initiatives. One of the project results is empowering disadvantaged sections of the village community, including women, to have a dominant say in decisions regarding natural resources and village development in general. Community involvement is ensured through the village based institution of Village Resource Management Committees, which are helped to develop technical, managerial and social capacity to carry on community forestry activities even after project phase-out. Disadvantaged sections like Scheduled Castes and women are given due representation in the membership of the executive body of these committees.

To evolve a strategy to involve women actively in community forestry development was a major challenge of the project as gender mainstreaming was mandated in the project design. The project commissioned an NGO in 2000 to evolve a strategy for gender mainstreaming. The study came out with the recommendation that women of Haryana have to be given an economic stake in the project by creating avenues of income generation for them. Though actively contributing to the economy of Haryana by undertaking unpaid agricultural and livestock rearing operations at family level, women in general and poor women in particular have little organizational or useful economic skills to reap the benefits of community forestry development. The field studies conducted by the NGO showed that the immediate need of women were opportunities to save, access to small credit for emergent needs, introducing them to the capacity to manage their finances through banking transactions, vocational skill development/improvement and support for setting up income generating activities, preferably land and forestry based. As it is difficult for individual women to acquire the above capabilities, the study recommended that the institutional form of Self-Help Groups (SHGs) be adopted to aid in social mobilization and economic and social empowerment of women. The idea was that through peer pressure, face-to-face interaction, group identity, collective action and other dimensions of group dynamics, the groups would develop into social and economic collectives pursuing common interests.

Project management accepted the recommendations but decided to walk a very careful path. There were doubts whether the groups could handle their financial activities, namely saving and lending. Any mismanagement of these activities would lead to disintegration of the groups and would also show up project initiatives in a bad light. Further, exposure to too much credit might lead to conspicuous expenditure and non-repayment of loans. Project staff had little experience and exposure of working with SHGs. It was also difficult to find capable NGOs to act as facilitators. Finances available for the activity had also to be taken into account. Therefore, in the first year only a few SHGs were formed in selected villages. Gradually the activity was extended to 101 villages and as from 2006-07 180 SHGs are in existence, with spontaneous SHG growth having taken off since then, under the aegis of SHG Cluster Associations formed.

For forming and nurturing SHGs, the project has commissioned the services of grassroot level NGOs. The NGO functionaries and the lady link workers placed in the concerned villages participate in the meetings of SHGs and give them training to properly conduct meetings, maintain records, and do saving and lending operations. All the NGO functionaries involved and the link workers received training in all aspects of group management. SHG members have been provided training in group management, book-keeping, saving and lending operations, vocational skills related to micro-enterprises taken up, literacy, gender issues, health and social issues, etc.

In order to track the capacity building of SHGs and to provide them an opportunity for introspection and self-analysis, the project has been undertaking SHG capacity assessments. Three rounds of such assessments have taken place and have proved to be an important tool for further capacity building of SHGs.

## II OBJECTIVES AND METHODOLOGY OF SWOT ANALYSIS

In order to provide further impetus to the capacity building process a new participatory exercise was carried out during autumn 2007, covering 178 groups. This is a SWOT analysis made by SHGs themselves. To enable them to focus on issues a list of key questions were provided to the SHGs. The typical process of the analysis consisted of the NGO representatives telling the members about the importance and purpose of the exercise and explaining the key questions. On the basis of these key questions, the SHGs had to detail their **Strengths, Weaknesses, Opportunities and Threats**. Thereafter, the SHG members plotted action points to consolidate their strengths, overcome weaknesses, avail of opportunities and guard against threats. In case the SHGs were unable to write in detail, the NGO representatives would note down the points, read it out to them and confirm if what was written was according to their perceptions. The matrix addressed five major capacity areas along with a number of related sub-areas, which are given in Table 1 below:

**Table 1: List of capacity areas and sub-areas for SWOT**

Capacity area	Sub-area
Group Management Capability	<ol style="list-style-type: none"> <li>1. Conducting regular meetings</li> <li>2. Participation of members in meetings</li> <li>3. Sharing of responsibility by members</li> <li>4. Record maintenance</li> <li>5. Actions taken on decisions</li> </ol>
Group Financial Management Capability	<ol style="list-style-type: none"> <li>1. Saving management</li> <li>2. Inter-lending</li> <li>3. Accounts keeping</li> <li>4. Mobilizing external resources</li> </ol>
Community/ Social Action	<ol style="list-style-type: none"> <li>1. Discussing community/social issues</li> <li>2. Participatory community action</li> <li>3. Linkages with service providers and schemes</li> </ol>
Micro-enterprise Development	<ol style="list-style-type: none"> <li>1. SWOT for each IGA undertaken (e.g. animal husbandry, petty business, embroidery, vermi-compost, etc)</li> <li>2. Identification of training and other resources required</li> <li>3. Capability to arrange training and other resources</li> <li>4. Marketing linkage/support</li> </ol>
Future Plans and Visions	<ol style="list-style-type: none"> <li>1. Plans to develop the group as a long standing institution</li> <li>2. Plans to improve socio-economic conditions of members</li> <li>3. Plans to contribute to community development activities</li> <li>4. Plans to participate in local governance</li> <li>5. Plans for advocacy for improving service delivery</li> </ol>

What emerged was a lot of qualitative information. The responses of SHG members depended on their understanding of the issues as explained by NGO representatives. The challenge in analysing the responses was to quantify the information. For this purpose, a computer programme was designed by the TA Project Manager to count the key words of the responses on each point and find out the frequency of the responses. Sometimes key words had to be counted together against some of the issues. For example, under "marketing", the following words were counted as denoting the same issue within their given context: market, sale, shop, customer, consumption, city/town. Words which repeated themselves were screened out to weed out double-counting. In effect this represented a "content analysis" of the words used by the SHG members.

### III STRENGTHS

The SHG have identified about 15 aspects of group functioning as their major strengths. The positive characteristics which almost every SHG has are “unanimous decision making”, “undertaking regular savings” and “taking action on social or community issues”. These positive attributes help in the long-term sustainability of the groups.

Other characteristics which more than 70 percent of SHGs possess are a feeling of responsibility by the members of the SHGs, inter-lending, ability to market products, ability to establish linkages with other programmes and schemes of Government and good cooperation among members. On the other hand, important characteristics like faith in each other, ability to hold meetings without external support, good management capability and technical expertise in managing income generation activities etc. appear to be perceived as less important strengths.

**Table 2: Areas of Strengths of SHGs as per self-perception**

Capacity Area	Percent of SHGs	Number of SHGs
Unanimous decisions	98.9%	176
Regular savings	98.3%	175
Action on social issues	98.3%	175
Linkages	83.1%	148
Marketing	78.7%	140
Inter-lending	78.1%	139
Responsible members	77%	137
Good cooperation	70.8%	126
Cluster or Federation	49.4%	88
Unity	42.1%	75
Good participation of members	39.9%	71
Technically expert in running IGAs	35.4%	63
Good management	34.8%	62
Faith in each other	21.3%	38
Meetings without external support	21.3%	38

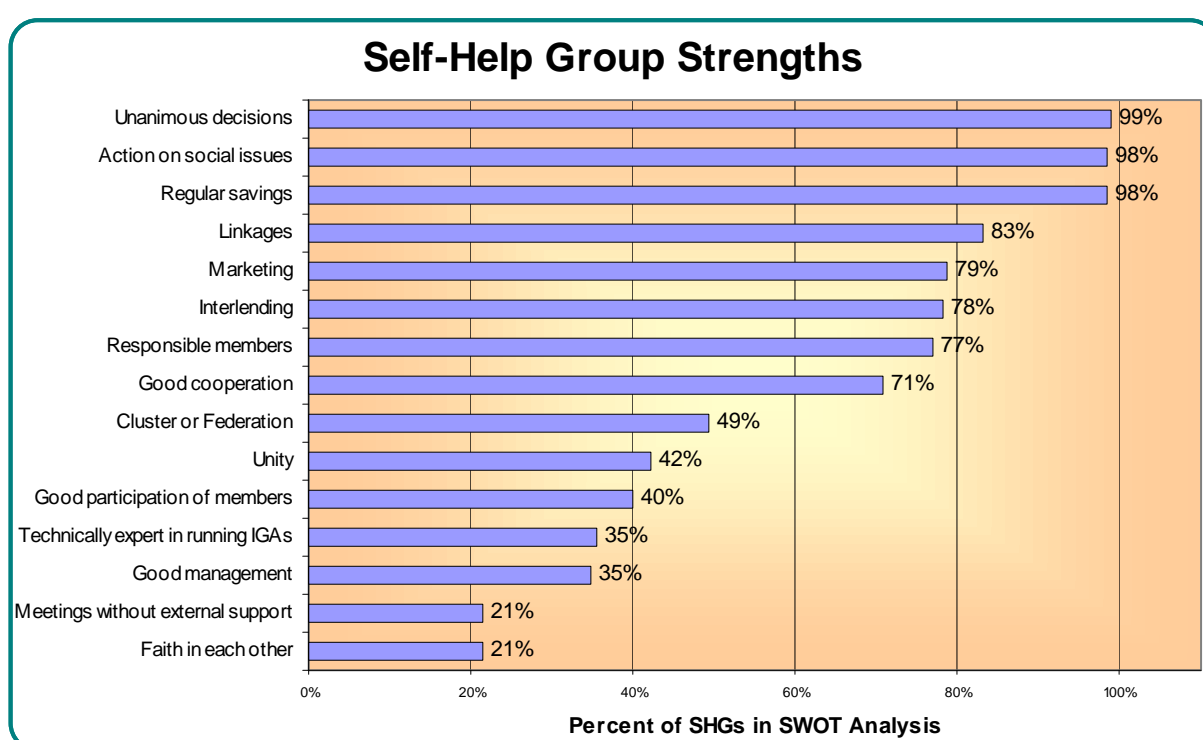


Table 3 below describes the division-wise strength areas of SHGs. There appears to be not much difference among divisions in terms of the main strength areas, except that the Cluster Association is frequently mentioned only in Ambala and Bhiwani divisions, whereas not a single group in Kurukshetra has given reference to their cluster. Surprisingly, Jatusana, which is the only division with a fully built two-tier apex structure, has only 30% of the groups referring to it as a strength. Bhiwani differs from the general pattern, with hardly any group viewing inter-lending as a strength and few groups giving mention to good cooperation amongst members.

**Table 3: Division-wise most important Strengths, number and % of SHGs**

Strengths	Ambala	Kurukshetra	Hisar	Bhiwani	Jatusana	Total
Unanimous decisions	38 (95%)	24 (100%)	39 (100%)	38 (100%)	37 (100%)	176 (98.9%)
Regular savings	38 (95%)	24 (100%)	38 (97.4%)	38 (100%)	37 (100%)	175 (98.3%)
Action on social issues	38 (95%)	24 (100%)	38 (97.4%)	38 (100%)	37 (100%)	175 (98.3%)
Linkages	38 (95%)	21 (87.5%)	34 (87.2%)	38 (100%)	17 (46%)	148 (83.1%)
Marketing	22 (55%)	24 (100%)	23 (59%)	38 (100%)	33 (89.2%)	140 (78.7%)
Inter-lending	38 (95%)	24 (100%)	38 (97.4%)	2 (5.3%)	37 (100%)	139 (78.1%)
Responsible members	38 (95%)	24 (100%)	0	38 (100%)	37 (100%)	137 (77%)
Good cooperation	25 (62.5%)	21 (87.5%)	34 (87.2%)	9 (23.7%)	37 (100%)	126 (70.8%)
Cluster or Federation	32 (80%)	0	8 (20.5%)	37 (97.4%)	11 (29.7%)	88 (49.4%)

#### IV WEAKNESSES

There are 13 attributes in which the SHGs assess themselves to be weak or deficient. Topping the list is the weakness “lack of interest among some members”, presumably regarding participating in meetings or other activities of the groups with 99 of the SHGs stating this. 52 SHGs have stated that members “lack time to participate in activities”, 62 groups have the problem of some members lacking responsibility.

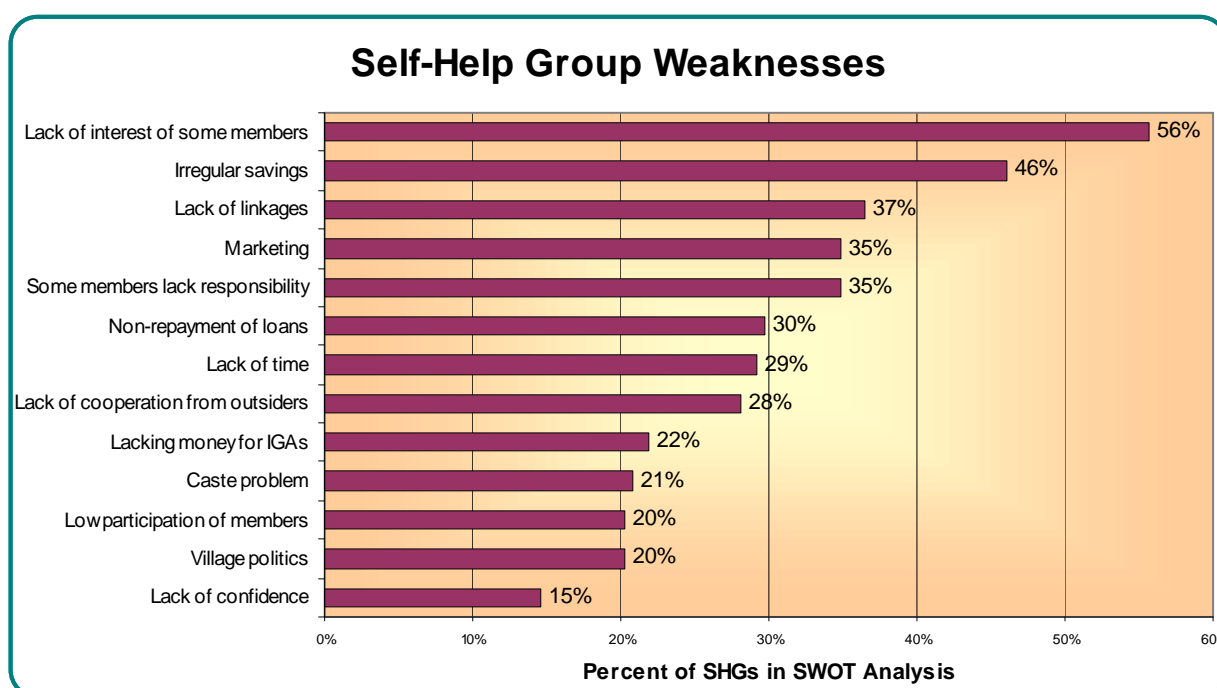
While 140 SHGs identified marketing as a strong area, 62 identified it as a weak area. The total comes to more than the number of SHGs, but this may be due to the fact that the members might be having both strong and weak points regarding marketing. For example, while some products could be sold among themselves or in the village, other products which have a market outside may be difficult to sell. The same argumentation is valid for “linkages”, which is sometimes perceived as being both a strength and a weakness by one and the same group, for different capacity areas.

Similarly, while all SHGs reported themselves to have regular savings, 82 reported that they have irregular savings. This inconsistency is due to the fact that while most members make payments on a regular basis, a few may tend to falter on this aspect.

Certain other weaknesses like lack of confidence, village politics, caste problems, lack of money to invest in IGAs, lack of participation by members, etc. are much less prominent. The fact that the SHGs have not hidden their weaknesses shows that they are willing to confront issues. It is also a strength, and an indication of maturity, to admit weaknesses.

**Table 4: SHG perception of their Weaknesses**

Weaknesses	Percent of SHGs	Number of SHGs
Lack of interest of some members	55.6%	99
Irregularities in savings	46.1%	82
Lack of linkages	36.5%	65
Lack of responsibility	34.8%	62
Marketing	34.8%	62
Non-repayment of loans	29.8%	53
Lack of time	29.2%	52
Lack of cooperation from outsiders	28.1%	50
Lacking money for IGAs	21.9%	39
Caste problem	20.8%	37
Low participation of some members	20.2%	36
Village politics	20.2%	36
Lack of confidence	14.6%	26



**Table 5: Division-wise most important Weaknesses, number and % of SHGs**

Weaknesses	Ambala	Kurukshetra	Hisar	Bhiwani	Jatusana	Total
Lack of interest of some members	28 (70%)	24 (100%)	8 (20.5%)	38 (100%)	1 (2.7%)	99 (55.6%)
Irregularities in savings	13 (32.5%)	21 (87.5%)	9 (23%)	38 (100%)	1 (2.7%)	82 (46.1%)
Lack of linkages	11 (27.5%)	0	0	38 (100%)	16 (43.2%)	65 (36.5%)
Marketing	12 (30%)	0	6 (15.4%)	32 (84.2%)	12 (32.4%)	62 (34.8%)
Lack of responsibility	20 (50%)	4 (16.7%)	5 (12.8%)	33 (86.8%)	0	62 (%)
Non-repayment of loans	9 (22.5%)	0	0	34 (89.5%)	10 (27%)	53 (29.8%)
Lack of time	8 (20%)	9 (37.5%)	2 (5.1%)	0	33 (89.2%)	52 (29.2%)
Lack of cooperation from outsiders	7 (17.5%)	0	6 (15.4%)	36 (94.7%)	1 (2.7%)	50 (28.1%)

Lack of interest among members is a major problem in Bhiwani, Ambala and Kurukshetra. In Jatusana and Hisar this problem is very insignificant. Irregularities in savings of some members is a common weakness mainly in Bhiwani and Kurukshetra, while the Jatusana groups have no such problems. Jatusana, on the other hand, has a serious problem of members lacking time. Groups in Bhiwani seem to be ridden by more weaknesses than other divisions; problems like lack of linkages, lack of cooperation from outsiders, non-repayment of loans, lack of responsibility on the part of some members and marketing are much more pronounced there.

## V OPPORTUNITIES

Most of the SHGs are conscious of opportunities available to consolidate strengths and overcome weaknesses. Some of the responses repeat themselves as they are mentioned against several of the capacity areas. Thus there is mention of accessing Government schemes 217 times by 171 groups. Helping the poor and needy is mentioned as an opportunity 205 times by 167 SHGs. Other important opportunities are training for skill improvement, mentioned by 125 groups, establishing linkages with line departments and other service providers, mentioned 141 times by 86 groups, and availing of marketing opportunities (70 groups).

There is a significantly high mention of increasing the monthly saving rate from members (77 groups). However, this is mentioned as an opportunity only in Ambala and Bhiwani divisions. Linking with banks is mentioned only 37 times, showing that the process of establishing relationships with banks is still not on the active agenda of SHGs. The most underrated opportunity is, however, utilization of the Cluster Association or Federation, mentioned by only 5 groups.

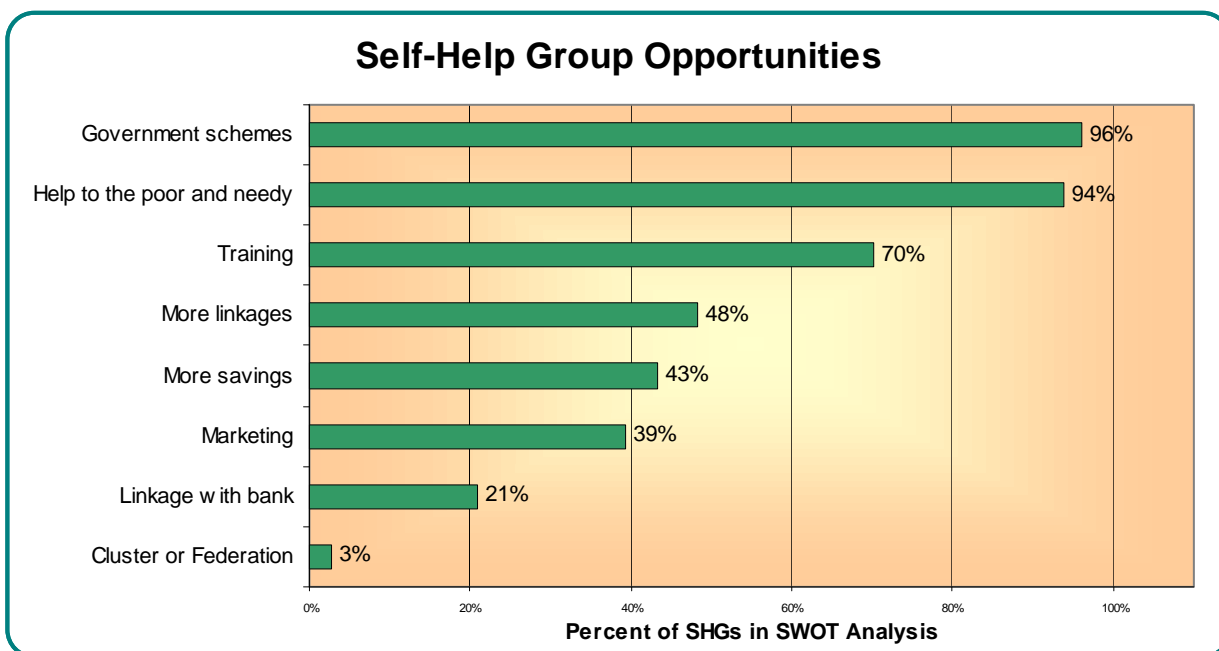
**Table 6: SHG perception about Opportunities**

Opportunities	Percent of SHGs	Number of SHGs
Government schemes	96.1%	171
Help to the poor and needy	93.8%	167
Training	70.2%	125
More linkages	48.3%	86
More savings	43.3%	77
Marketing	39.3%	70
Linkage with bank	20.8%	37
Cluster or Federation	2.8%	5

Help to the poor and availing of various Government schemes top the opportunity list across all divisions. Marketing as an opportunity is not mentioned by any SHG in Ambala or Kurukshetra, linkage is not mentioned in Ambala.

**Table 7: Division-wise most important Opportunities, number and % of SHGs**

Capacity Area	Ambala	Kurukshetra	Hisar	Bhiwani	Jatusana	Total
Government schemes	34 (85%)	24 (100%)	38 (97.4%)	38 (100%)	37 (100%)	171 (96.1%)
Help to the poor and needy (also called welfare/social acts)	38 (95%)	24 (100%)	36 (92.3%)	32 (84.2%)	37 (100%)	167 (93.8%)
Training	8 (20%)	24 (100%)	32 (82%)	38 (100%)	23 (62.2%)	125 (70.2%)
More linkages	0	24 (100%)	18 (46.1%)	7 (18.4%)	37 (100%)	86 (48.3%)
More savings	40 (100%)	0	0	34 (89.5%)	3 (8.1%)	77 (43.3%)
Marketing	0	0	11 (28.2%)	23 (60.5%)	36 (97.3%)	70 (39.3%)



## VI THREATS

For any collective entity or organization to survive, it is necessary for the members of the collective or organization to have the capacity to identify threat factors and take steps to ensure that these threats do not affect sustainability. In the SWOT exercise, the SHGs have identified about 14 threat factors which they perceive as worthy of their attention.

Some of these have their roots in the socio-cultural milieu of Haryana's society and these top the list of threats. Lack of family support is reported as a threat factor by maximum percentage of groups (59.6%). However, this threat factor is perceived, almost exclusively, by SHGs in the south-western region. The second most important threat factors are dominance by men and lack of cooperation from outsiders, presumably service providers, government functionaries, etc. Both these threats are reported by 47.2% of SHGs. The fourth most important threat is lack of support from society (45.5%). Village politics is reported by 20 percent of SHGs, all in Jatusana division.

The fact that SHG members are alert to systemic problems, and their willingness to confront and tackle them, shows a high level of social awareness regarding gender issues. It also shows that gender sensitization effort of men has still a long way to go, though there has been considerable improvement due to the success of the SHG movement spearheaded by the project.

Then there is a set of factors that are internal to the SHGs. These include non-repayment of loans by members (33.1% of groups), lack of responsibility by members (24.2%) and conflicts within groups (20.2%). Other factors reported by a few groups are lack of mutual understanding (11.8%), dominance by office bearers (6.2%) and lack of confidence (11.2%). Conflicts within groups are reported in Bhiwani only, and by almost all groups in that division. Self-awareness by SHGs of these internal threats is a positive signal that the SHGs have the potential to be sustainable organizations.

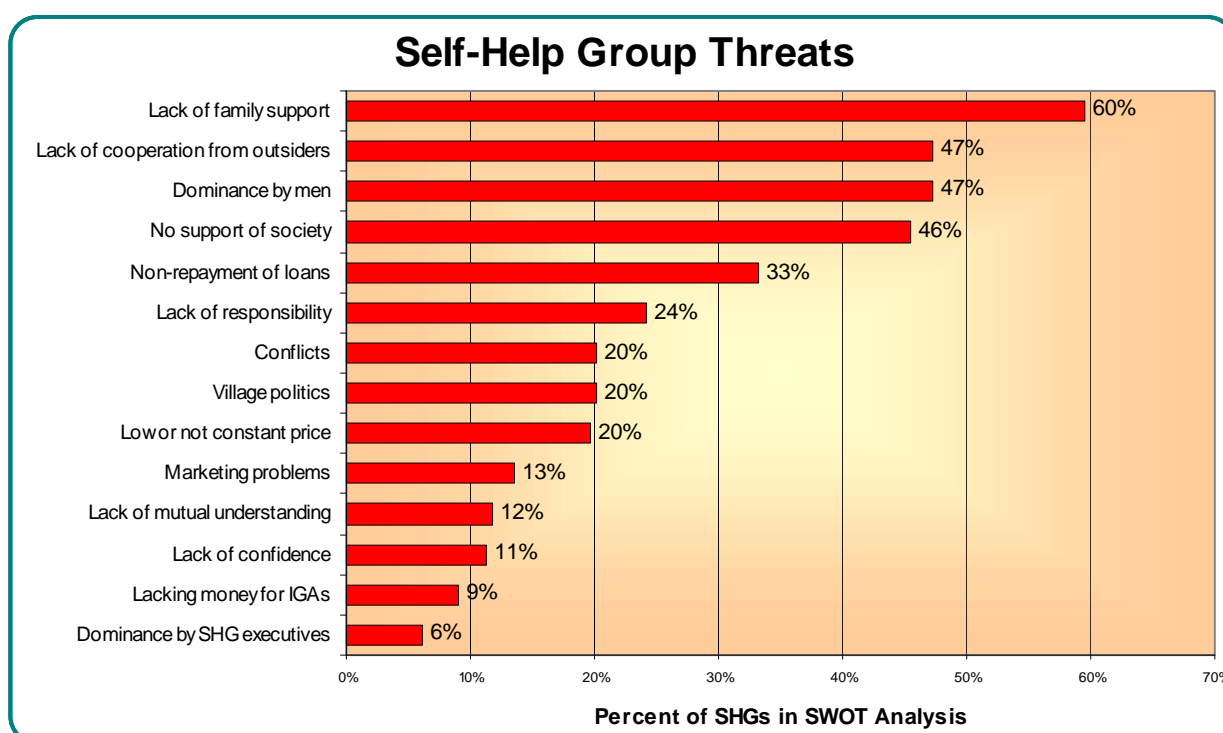
A third set of factors is related to economic management of group enterprises. These include shortage of money to invest in IGAs (9%), marketing problems (13.5%), low price or price fluctuations (19.7%) and lack of confidence (11.2% - presumably in managing the IGAs as well as group activities). These are issues that need to be confronted and tackled by SHGs and their service providers. Certain issues like lack of finances can be



tackled by establishing linkages with banks, NABARD, KVIC, SIDBI etc. But the marketing and management related issues need continuous assistance by support providers including NGOs and the Government's line departments.

**Table 8: SHG perception about Threats**

Threats	Percent of SHGs	Number of SHGs
Lack of family support	59.6%	106
Lack of cooperation from outsiders	47.2%	84
Dominance by men	47.2%	84
No support of society	45.5%	81
Non-repayment of loans	33.1%	59
Lack of responsibility	24.2%	43
Conflicts within the groups	20.2%	36
Village politics	20.2%	36
Low or not constant price	19.7%	35
Marketing problems	13.5%	24
Lack of mutual understanding	11.8%	21
Lack of confidence	11.2%	20
Lacking money for IGAs	9%	16
Dominance by SHG executives	6.2%	11



Then there is a set of factors that are internal to the SHGs. These include non-repayment of loans by members (33.1% of groups), lack of responsibility by members (24.2%) and conflicts within groups (20.2%). Other factors reported by a few groups are lack of mutual understanding (11.8%), dominance by office bearers (6.2%) and lack of confidence (11.2%). Conflicts within groups are reported in Bhiwani only, and by almost all groups in that division. Self-awareness by SHGs of these internal threats is a positive signal that the SHGs have the potential to be sustainable organizations.

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Table 9 below presents the division-wise threat perceptions on eight of the most commonly reported threats. It is significant that Bhiwani division has reported seven of the eight threats, Jatusana and Hisar six each and Ambala five. Kurukshetra has reported only two of the threats and that too by a very small number of SHGs, the threats being dominance by men and non-repayment of loans. Whether that is a matter of the Kurukshetra groups being less vulnerable or being less discerning than SHGs of other divisions must be left open for further analysis. However, in view of SHGs of Bhiwani admitting a good number of weaknesses, it is only natural that they would have a more acute threat perception. It is also significant that certain threat perceptions are unique to certain divisions. For example, perception of village politics as a threat factor has occurred only in Jatusana, and internal conflicts only in Bhiwani. Non-repayment of loan is not reported in Ambala at all and only insignificantly in Kurukshetra. Lack of responsibility is reported mostly from Bhiwani and not at all in Jatusana and Kurukshetra. Lack of family support is not reported in Kurukshetra at all and only insignificantly in Ambala. It would appear that the threat perceptions are governed by the socio-cultural milieu specific to different regions of Haryana.

**Table 9: Division-wise most important Threats, number and % of SHGs**

Threats	Ambala	Kurukshetra	Hisar	Bhiwani	Jatusana	Total
Lack of family support	4 (10%)	0	33 (84.6%)	37 (97.4%)	32 (86.5%)	106 (59.6%)
Lack of cooperation from outsiders	20 (50%)	0	15 (38.5%)	37 (97.4%)	12 (32.4%)	84 (47.2%)
Dominance by men	29 (72.5%)	4 (16.7%)	16 (41%)	30 (78.9%)	5 (13.5%)	84 (47.2%)
No support of society	24 (85%)	0	15 (38.5%)	37 (97.4%)	5 (13.5%)	81 (45.5%)
Non-repayment of loans	0	4 (16.7%)	16 (41%)	19 (50%)	20 (54%)	59 (33.1%)
Lack of responsibility	2 (5%)	0	4 (10.2%)	37 (97.4%)	0	43 (24.2%)
Conflicts within the groups	0	0	0	36 (94.7%)	0	36 (20.2%)
Village politics	0	0	0	0	36 (97.3%)	36 (20.2%)

## VII INCOME GENERATING ACTIVITIES

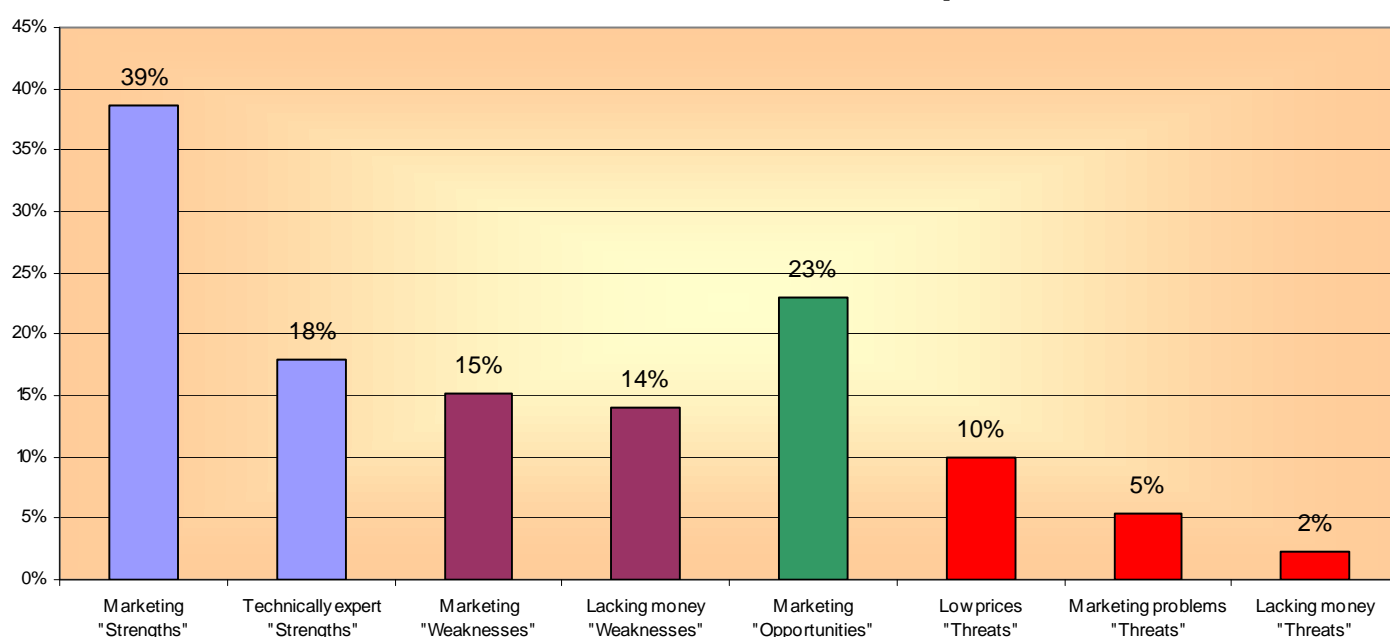
All SHGs have taken up small income generating activities. These IGAs can be grouped into vermi-composting, animal husbandry (sale of milk or ghee or both), food processing (badi making, pickle making, etc.), detergent or phenyl making, petty business (grocery shops, cosmetics shops, bangle shops, stationery shops, telephone/fax centres), handlooms and handicrafts (durry making, wooden bead making, box making and packaging, etc.), service activities (preparing mid-day meals at anganwadis and schools), dress making (tailoring), etc. The details of SHGs taking up these activities as included in the SWOT analysis are provided in Table 10.

**Table 10: SHGs engaged in different types of IGAs covered by SWOT, division-wise**

Type of IGA	Ambala	Kurukshetra	Hisar	Bhiwani	Jatusana	Total
Vermi-composting	12	24	25	18	28	107
Food processing	1	0	1	0	1	3
Handloom/handicraft	7	12	20	7	13	59
Animal husbandry/dairy	34	2	23	30	36	125
Detergent making	0	0	1	6	1	8
Dress making/tailoring	26	14	18	18	32	108
Business (shops, etc.)	19	24	33	19	34	129
Service activities	3	0	10	26	2	41

The figure below shows the visual presentation of the overall SWOT analysis of 700 IGAs. 39 percent of the IGAs are strong in marketing, but 15 percent are weak in this area. 20 percent of IGAs have promising market opportunities that entrepreneurs wish to pursue in future, while 5 percent of IGAs are encumbered with marketing as a threat. Technical knowledge of the trade is considered as a forte in 10 percent of IGAs. Shortage of money for investing in expansion of the activity is felt for 14 percent of IGAs, while it is considered as a threat for only 2 percent. Low price and consequent loss of profitability is perceived as a threat for about 10 percent of the IGAs.

### SWOT Attributes of 700 IGAs, in percent



During the SWOT exercise details were obtained for analysis of different IGAs. The responses were varied and not focused. However, after scanning through the responses, we have made an attempt to summarize the results, capturing the meanings that the group members most probably wanted to convey. The results are summarized in the following Table 11.

**Table 11: SWOT Analysis of IGAs**

<b>IGAs</b>	<b>Strengths</b>	<b>Weaknesses</b>	<b>Opportunities</b>	<b>Threats</b>	<b>Actions</b>
Vermi-composting	Raw material; Training; Favourable attitude towards organic farming	Low price; Stocks piling up	People more aware about organic farming; SHG members can be used as trainers	Low price; Stocks piling up	More value added products like vermi-wash; Linkage with Department of Agriculture, RD and Panchayati Raj
Food Processing	Raw material	Packing and marketing	Packaging and exploring new markets; marketing tie-ups	Hygiene standards	Technology and machinery; Investment credit
Handloom/handicraft	Good local market for durry etc	Market controlled by organized industry	Training for design improvement	Low price of finished products; High price of raw material	Tie-up with organized industry
Animal husbandry	High local consumption and knowledge of animal rearing	Dependence on milkmen/ men of households; Sale on credit and delay in payment	Good demand in nearby towns, good local demand	Low price; High input cost; Non-availability of fodder	Tie-up with milk routes of milk cooperatives like VITA, tie-up with animal husbandry and dairy departments for veterinary care, breed improvement and marketing
Detergent making	Demand for detergents, willingness of members to use the detergents	High cost compared to branded products	Training; Raw material on reasonable cost	Stiff competition	Tie-up with KVIC/KBIB for concessional financing and marketing
Dress making	Good local demand, few units	More training needed	Diversify into ready-made garment manufacturing	Insufficient skills training	Institutional linkages with schools, colleges, government agencies etc
Business	Good local demand	Low investment capability	Enterprise management training	Lack of management capability	Investment credit
Service activities	Meets local demands	Limited scope	Enterprise management training	Limited scope	Institutional tie-ups

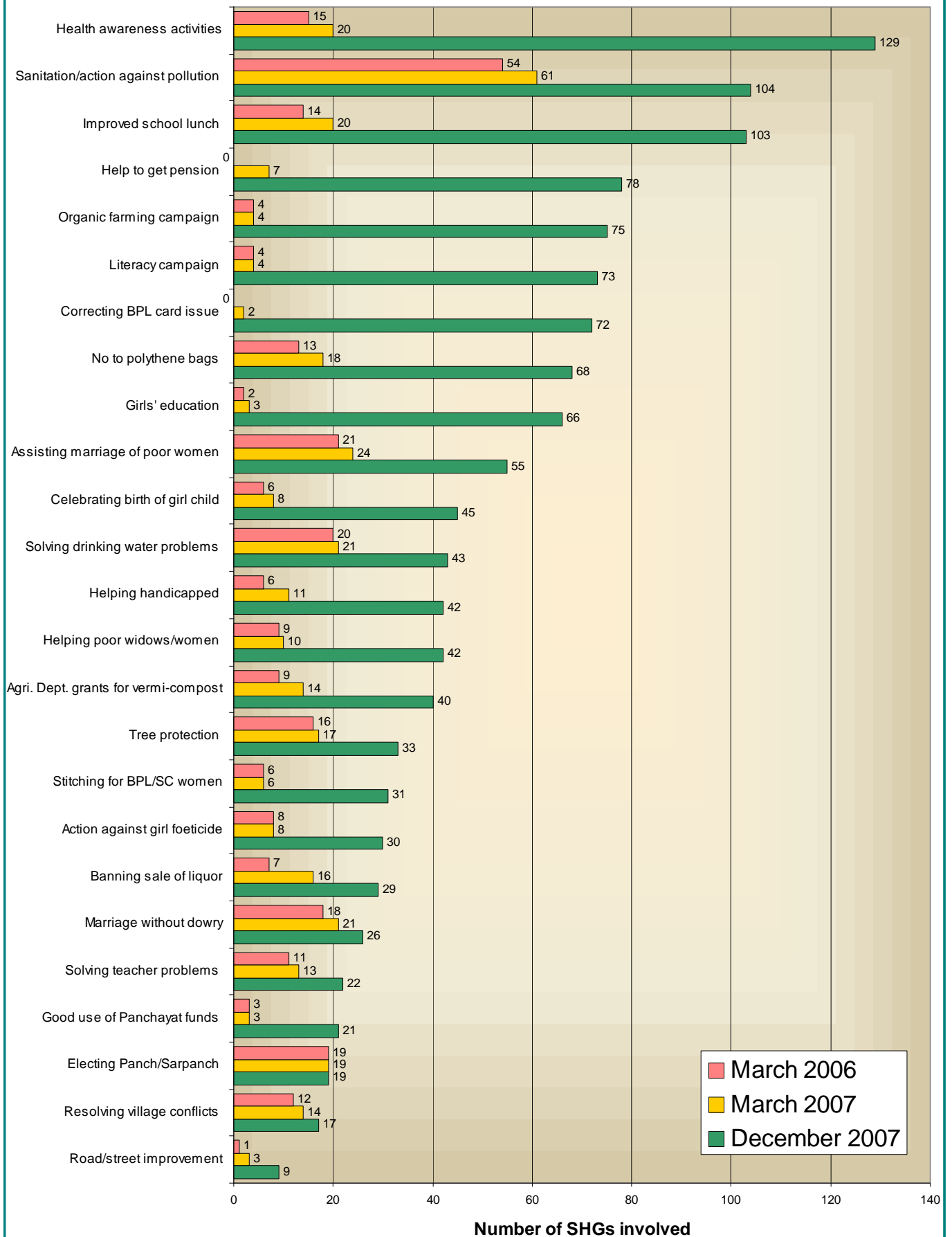
## VIII CREDIT PLUS ACTIVITIES

It is a matter of satisfaction that a large number of SHGs have taken up many issues relevant to social or community life, going much beyond the saving and credit function of SHGs. This has clearly contributed to the visibility of the SHGs in the village community and their ability to influence community decisions. This is bound to have a beneficial effect on the long-term sustainability of groups. The recording of such activities was done outside the SWOT exercise; nevertheless it is relevant in the context of it, as it illustrates the extent to which the groups have realised opportunities and gone from a hesitant beginning to their present strength, as shown in Table 12 below and subsequent charts. Notwithstanding weaknesses and threats, the SHGs formed under HCFP seem to have truly arrived.

**Table 12: Social or Community Actions by SHGs (cumulative number of groups)**

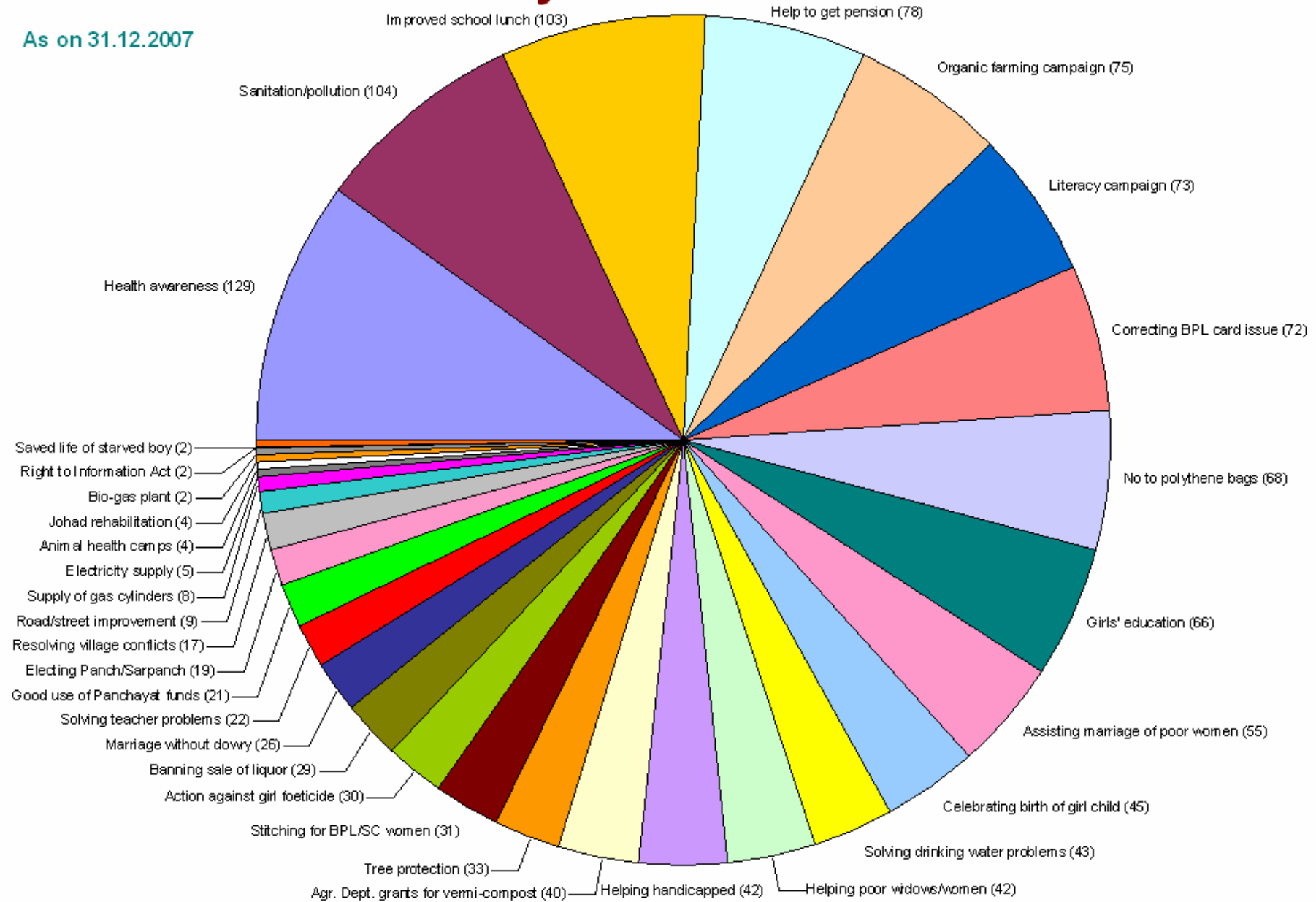
Kind of Action	Number of SHGs involved		
	Dec. 2007	March 2007	March 2006
Health awareness activities	129	20	15
Sanitation/action against pollution	104	61	54
Improved school lunch	103	20	14
Help to get pension	78	7	0
Organic farming campaign	75	4	4
Literacy campaign	73	4	4
Correcting BPL card issue	72	2	0
No to polythene bags	68	18	13
Girls' education	66	3	2
Assisting marriage of poor women	55	24	21
Celebrating birth of girl child	45	8	6
Solving drinking water problems	43	21	20
Helping poor widows/women	42	10	9
Helping handicapped	42	11	6
Agriculture Dept. grants for vermi-compost	40	14	9
Tree protection	33	17	16
Stitching for BPL/SC women	31	6	6
Action against girl foeticide	30	8	8
Banning sale of liquor	29	16	7
Marriage without dowry	26	21	18
Solving teacher problems	22	13	11
Good use of Panchayat funds	21	3	3
Electing Panch/Sarpanch	19	19	19
Resolving village conflicts	17	14	12
Road/street improvement	9	3	1
Supply of gas cylinders	8	4	4
Electricity supply	5	3	1
Animal health camps	4	0	0
Johad rehabilitation	4	4	2
Bio-gas plant	2	0	0
Right to Information Act	2	0	0
Saved the life of a starved boy	2	0	0

## Most common SHG Social and Community Action



# Actions taken by SHGs (with number of SHGs involved)

As on 31.12.2007



## **IX SUMMARY AND CONCLUSIONS**

1. In continuation of the process of tracking capacity building of SHGs through periodic assessments, a SWOT analysis of 178 SHGs was carried out. The assessments were done by the SHGs themselves as an initial briefing of the different capacity areas by the supporting NGO. A SWOT matrix was presented to the SHGs, on which they noted down their strengths, weaknesses, threats and opportunities and their visions for consolidating gains. This was done after threadbare discussions among members. The entire exercise was participatory, designed to enhance the self-awareness of SHGs.
2. The focus areas for SWOT analysis were group management capacity, financial management capacity, community/social actions, micro-enterprise development and future plans and visions.
3. Responses noted by SHGs were translated to English and typed into Excel spreadsheets for all 178 groups, to enable quantifiable analysis. A content analysis of the key words found in the SWOT charts was made to serve as proxy indicators for the various strong and weak areas and threat and opportunity perceptions.
4. Participation of members in decision making, community/social action, saving, inter-lending, linkages, marketing and taking on responsibility by members and cooperation and unity among members emerged as the key strong areas.
5. Weak areas included lack of interest among some members, lack of time by some members, irregular saving by some members, lack of linkages, marketing problems, etc.
6. Opportunities centred mainly on establishing linkages with ongoing schemes of line departments, increased social action and assistance to the poor, marketing, training, and increasing saving rates.
7. Threats centred on limited support by service providers, problems with support from family and community, dominance by men, low or fluctuating prices of IGA products and consequent loss of profitability, non-repayment of loans by some members, internal conflicts etc.
8. All SHGs have taken up IGAs, of which 700 have been included in the SWOT analysis. Most of these are activities carried out by SHG members as individuals. They fall in 8 broad categories – vermi-composting, food processing, handlooms/handicrafts, animal husbandry, detergent making, dress making, small business and service activities.
9. Marketing, low prices, dependence on middlemen to sell products, low skill levels and technology, limited enterprise management ability, limited finances, compounded by inability to access bank credit appeared to be the major weaknesses and threats to IGAs. Actions suggested include strengthening marketing through tie-up with dairy cooperatives, taking technical assistance from government veterinary doctors, institutional linkages and linkages with line departments for input supply, knowledge extension and marketing.
10. It is a matter of satisfaction that almost all SHGs have graduated from the purely economic function of saving and credit to taking up social and community action. These included tackling sanitation and pollution issues (including not using polythene bags for shopping), tackling social evils like dowry, teachers absence,



alcohol consumption, participating in mid-day school meal preparation, health interventions, popularizing organic farming, helping weaker sections like the handicapped, the poor and distraught women, accessing services like NREGA, correcting errors in BPL cards etc.

11. In conclusion, despite several weaknesses, the SHGs promoted under HCFP are marching towards sustainability. If the Cluster Associations which have been formed under the project work with a sense of purpose, HCFP would be leaving behind vibrant women-led grassroots institutions that will cater to the social and economic needs of women in particular and the village community in general.