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Pursuing Goal of Self-Sustainability but Leads towards More Instability: Challenges and Way Forward of Self-Help Groups (SHGs)

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ABSTRACT

This study contributes to a stream of literature by developing a conceptual framework to understand promising influence of Self-Help Group (SHG) on poor people's lives through microfinance, as SHG is a function of microfinance institutes. In particular, this study highlights the drawbacks of SHG with regards to microcredit, training and social network with respect to SHG members. It is found that less attention and studies has been paid and formally documented about drawbacks or negative aspects of SHGs. Three hypotheses are proposed concerning the relationship of SHG with self-sustainability, predicting a negative relationship between self-sustainability and micro-credit but the ambiguous relationship is found between self-sustainability and other SHG dimensions (i.e., social-network, and micro-training). Furthermore, this study investigates different situations through which SHG affect negatively on self-sustainability of poor people. Finally, this study highlights different conditions in which microfinance institute services such as SHG does not fulfill its original goal and make the condition of poor people more miserable.

Keywords: Self-Help Group (SHG), Microfinance, Micro-Credit, Social-Network, Micro-Training, Self-Sustainability.

1. INTRODUCTION

Self-sustainability means maintaining an individual by independent efforts. It is an essential element of survivability and quality of independence. The higher self-sustainability possessed by an individual, the higher would be the survivability. That is the reason why microfinance institutes are giving their best efforts to make every poor to be self-reliance. Microfinance institutes primary goal is to alleviate poverty and to empower[a] their beneficiaries through different services such as micro-credit, micro-saving, micro-trainings, and social-network (Al-Shami *et al*., 2016). In order to achieve this goal, microfinance institutes provide their services through two ways: Joint Liability Group (JLG) and Self-Help Group (SHG) (Nasir & Farooqi, 2016).

Self-Help Group (SHG) is basically a voluntary association of not more than twenty members in a group (Geetha & Babu, 2016). People from the same area form a group and go to the microfinance bank, make transactions to each other with the purpose to help their group members and these transactions make the worth of this group (Nasir, 2013).

Self-help Promoting Institutions (SHPIs) support the formation of a group of 10 to 20 members which members usually consist of women. Group members have to save money for 6 months, after that if the bank feels that the group is credit worthy, then they are allowed to disburse

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[a]The word empowers means "to give somebody the power or authority to do some thing or to give somebody more control over their life or the situation they are in" (Rehman *et al*., 2015).

loan, almost equal to the four times of the total saving of the group (Swain & Varghese, 2013). Good financial transactions are important to show the worth of the group and to take a loan. When members of SHG show good financial transactions then groups show mature financial behavior, in result microfinance institution like bank make a loan to these groups in multiples of their saving, and this loan is given without any collateral with equal to the market interest rate (Hofmann & Marius-Gnanou, 2007). Group members hold their meeting about the collection for repayment and submit it to the nearest bank (Swain & Varghese, 2013).

Over few decades, microfinance services have increased tremendously. Mohammed Yunus from Bangladesh is a pioneer of SHG and he was the first to present this concept (Greaney *et al*., 2016). SHG is one of the common methods adopted by microfinance institutes to access the "poorest of the poor". Currently SHG clients are almost 100 million and their strength is dramatically increasing (Greaney *et al*., 2016).

Microcredit and training are two main services provided by microfinance institutes to SHG members. Microcredit is one of the major product of microfinance institutes which comprises of a small loan to poor people that help improve their small-scale businesses or start a new one (Kessy *et al*., 2016). Micro-training is also an important factor of microfinance institutes which provides basic skills to run small scale businesses (Akanji, 2006; Kuzilwa, 2005). Besides providing microcredit and training, social capital also has an important role in SHG as SHGs are basically examples of social-network. When people combine their resources in form of one group, they build a social network which helps each other in the case of any problem, also known as social capital. "Social capital is defined as the connections among individuals – social networks and the norms of reciprocity and trustworthiness that arise from them" (Putnam 2000, p. 18). Hence, SHGs consists of three important dimensions: micro-credit, micro-training and social-networks.

Existing microfinance studies indicate that SHGs have a positive relationship with self-sustainability (Hartarska, 2007). Microfinance institutes provide micro-credit, micro-training and social capital to SHG group members. With the help of micro-credit, poor people start microenterprises and run efficiently by receiving micro-training (Bernard *et al*., 2016). However, studies that examine drawback/negative aspects of SHGs on poor people are very limited. It is found in literature that other studies (i.e., Goldberg, 2005; Kalpana, 2005; Mosley & Hulme, 2009; Yunus, 1999; Puhazendhi & Badataya, 2002; Swain & Varghese, 2013) argues that with positive impact, SHG (micro-credit, micro-training, social-network) also has negative or no impact at all in different cases. There are hardly any studies which formally documented the negative aspect of SHGs. Hence, this study will cover the neglected area by contributing to the body of knowledge.

The ultimate objective of this study is to reveal the drawbacks or negative aspects of SHGs. As microfinance institutes widening their scope by providing maximum loans and achieving their own goals, the issue is that whether these loans are effective or not for poor people is still debatable. Microfinance services should empower poor people, if it is not then, microfinance institutes should focus on where they are lacking. Therefore, this study will focus on weak points of SHGs.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

2.1 Drawbacks of Self-Help Group (SHG)

Report of sustainability study on Self-Help Groups (SHGs) Bank Linkage Program, National Council of Applied Economic Research (NCAER, 2008) revealed that the access of poor people to financial services have increased with the help of SHGs. For instance, according to Ghosh

(2012), Indian SHG started with total numbers of 255 from 1992 to 1993 and increased up to 149,050 from 2000 to 2001. The number of SHGs increased up to 1,586,822 in 2010 however, 81.6% SHGs belong to women. Moreover, the number of SHGs financed by bank consists of 54.1%. Growth rate of SHGs are increasing with the rate of 68% per annum. Additionally, the loan distributed to SHGs by banks was 29 hundred thousand Indian Rupee in 1992 to 1993, and it increased up to 2878900 hundred thousand Indian Rupee in 2001 (NABARD, 2010; Reserve Bank of India, 2010; 2011). Apart from improving financial service accessibility, these groups also provide human capital training as well as skill development training. It also reveals that there is the significant positive impact on the socioeconomic condition of poor people relating to SHG group. However, another study such as Goldberg (2005) found that microcredit has no impact at all.

Sometimes, poor people have to face negative consequences of the microfinance services. Most of the time, microfinance institutes try to facilitate poor people by making them empower but due to the drawbacks of microfinance services, poor people fall into deeper poverty which is known as a vulnerability[b]. Aforementioned, poorest of the poor may even face negative impact of microfinance interventions (CIDA 1997; Mosley & Hulme, 2009).
Different studies and reports such as Puhazendhi and Badataya (2002) and NCAER (2008) are based on Indian SHGs measure the impact with the help of percentage difference between members at two different times: before and after membership. Those studies do not show any broad economic changes.

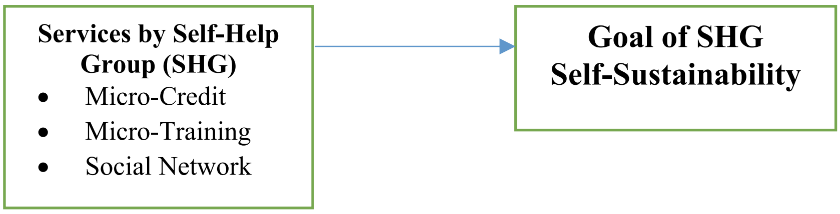

Figure 1. Theoretical framework.

2.1.1 Micro-Credit and Self-Sustainability

Poor people are more likely to sell their assets, use their loan (credit) for consumption purposes and choose worse places to make productive investments compared to other people (Mosley & Hulme, 1998). People who are involved in SHGs often underutilize the credit received from the microfinance institutes because they do not invest in productive plans like microenterprises to generate more income. Most of the poor people obtain credit from microfinance institutes and invest in non-income generating activities such as marriage ceremony, education of children, shopping and any other purposes. After that, they lose their ability to repay the loan amount even after they sell their assets to repay the loan and to fulfill their needs. In this case, SHG objective which to help the poor has been defeated and SHGs negatively affect the poor people. Moreover, microcredit shows negative consequences when poor people choose a worse place for investment (Mosley & Hulme, 1998). Generally poor people like to invest in hazard prone areas because these areas always cheap to purchase. That is the reason hazardous factors destroy the investment such as micro-enterprise which shows negative effect of SHGs. According to Rahman (1999), microfinance may be harmful to its recipients.

According to Swain and Varghese (2013), Self-help Promoting Institutions (SHPIs) is a group that consists of individuals, bank and government officers and NGOs. He mentioned three

[b] “Probability of risk today of being in poverty or to fall into deeper poverty” (World Bank, 2012).

models to link SHG with the bank. Model one encourages collaboration of different bank to finance SHG. Model two encourages different NGOs to make groups and these groups will be financed by banks. Model three encourages NGOs to form groups as well as to act as a financial intermediary. The three models of SHPIs have a negative impact on SHGs in different aspects.

The loan delivering institutes are mostly banks that have their own style of granting loans. Thus, it is hard to change the mindset of different bank officers and this process also takes time as well as resources (Satish, 2001). In other aspect, it is also possible that bank form groups of their own interest and most likely to receive bank loans or deposits that is why banks collapse in no time (Swain & Varghese, 2013). Breakage of group disturbs all members. Therefore, time consumption and own interest of institutes impact badly on SHGs performance and people hesitate to join SHGs. Hence, these negative aspects seriously affect poor people's self-sustainability.

Most of the microfinance institutes focus is on credit distribution among poor people. According to the findings of Armendáriz and Szafarz (2011), it is observed that several microfinance institutes extend larger average loan sizes in the process of scaling–up. Authors further found that microfinance institutes increase loan size to achieve their own mission, not to subsidize people. They are just rendering the loan to poor people and enhancing their market for their own goal achievement. Thus, it is found that microfinance institutes deviate from the original goal in order to obtain more resources (Ghosh & Van Tassel, 2008). Most of the microfinance institutes do not care whether the loan will be utilized in income generating activities.

However, the point of intention should be like that, when poor people involved in SHG, obtain a loan where they utilize their loan either for productive uses or unproductive uses, these people also have the liability to repay the loan. On the other hand, Cull *et al*. (2006) conducted a study by collecting data from forty-nine countries and found that there has been a drift away from the poorest borrowers. For instance, Association of Social Advancement (ASA) is included in top ten microfinance institutes worldwide and belongs to Bangladesh (Mix Market Report by Grameen Foundation, 2007). ASA has two missions, firstly to generate income and secondly to integrate women (Armendáriz & Szafarz, 2011). Since the mission related to income generation, ASA deviates from its original target to alleviate poverty. On the other hand, apart from NGOs, microfinance banks from Pakistan such as National Rural Support Program (NRSP) and First Microfinance Bank (FMFB) rendering their services to achieve their own objectives rather than the welfare of poor. In this way microfinance institutes neglects the welfare of poor people through SHGs which affect negatively on self-sustainability of poor people.

The issue is that, why do microfinance institutions are not covering the drawbacks of SHG's? By facilitating poor people through credit is not sufficient to make them empower. Sometimes, the heads of SHG negatively affect group members due to the pressure imposed by bank and NGO for loan repayment. In this case SHG leaders prevent poorest people in their groups to take credit or tried to terminate their membership (CIDA, 1997; Kalpana, 2005). This negative behavior of SHG leaders affects negatively on the performance of SHG groups.

Nevertheless, use of microcredit to enhance business performance might not be a good idea because it is unable to generate higher returns (Atmadja *et al*., 2016). Studies shows that microcredit is beneficial for women microenterprise (Copestake *et al*., 2001; Leach & Sitaram, 2002). However, several studies stated their doubt regarding the effectiveness of microcredit to lift people out from poverty (Cull *et al*., 2009). Few studies show that without training and skill development, microcredit cannot be an effective tool to reduce poverty. The effectiveness of microcredit is less for poorest who have limited skills (Adams & Von Pischke, 1992; Imai *et al*., 2010). Ironically, some researchers argue that microfinance services can be harmful to its beneficiaries (Buckley, 1997; Rahman, 1999). According to the Atmadja *et al*. (2016), there is a negative relationship between financial capital and performance. Furthermore, microcredit itself cannot be an effective tool because it needs social capital and a level of education for success (Atmadja *et al*., 2016). Therefore, microcredit itself cannot generate positive outcomes as it needs support from training, education and skill development activities. Due to lack of skills, poor people use microcredit in unproductive plans which lead them to unfortunate condition that lead them to sell their assets in order to pay the loan amount. Hence, it is concluded that:

Proposition 1: Micro-credit will be negatively associated with self-sustainability of SHG members*.*

2.1.2 Micro-Training and Self-Sustainability

Members of SHG also receive training facilities from microfinance institutions. According to Swain and Varghese (2013), training has two basic categories. In the first category, general training provided to the SGH members is related to group formation, book keeping and introduction to the linkage of groups. In the second category, general training is provided for skills development and income generation activities that are only provided to the SHG group that has credit link.

Training has significant positive influence on enterprise performance (Akanji, 2006; Cheston & Kuhn, 2002; Kuzilwa, 2005). It is an effective mean to promote entrepreneurship because it give positive impact on entrepreneurship performance (Glaub & Frese, 2011). Entrepreneurship is an effective mean to reduce the poverty and training has effective means to boost up entrepreneurship activities (Frese *et al*., 2016). Moreover, skill training is essential to deliver the needed entrepreneurial skill for the start-up of small business while management training provides the needed managerial know-how for routine and corporate decisions (Cunha, 2007; Jill *et al*., 2007; Robinson & Malach, 2004; Ying, 2008). Literature shows that microfinance benefices do not have proper training that is why they cannot utilize microfinance factors in a better way (Karnani, 2007). Thus, improper training of SHG members negatively affects the overall performance of SHGs and minimizes the positive effect.

Training has no effect on asset accumulation and positive effect on income of participants, but people just participate in training for selection purpose (Coleman, 1999). Another research study by Swain and Varghese (2013) reveals that training members have a positive impact on assets accumulation and negative impact on income. In their study, few respondents said that credit is enough to empower poor people, but few argued that credit also needs marketing and business skills. If there is no need to training, then microfinance institutes should not waste resources and should provide alternative to these activities in order to maximize the outcomes. Otherwise, this will lead to the negative impact of SHGs.

Swain and Varghese (2013) argued that training may not always bring good outcomes. Not only the poor infrastructure of villages does not support training activities, communication problem due to unavailability of roads also might give negative impact to SHGs. These things may hamper the effectiveness of training camp. Another obstacle highlighted is difficulty in getting appropriate trainers because it is difficult to find trainers who are the residents of these villages and approach the villages through paved roads by proper transportation. Study by Estache (2010) support these arguments about infrastructure.

It is clear from the literature that microfinance institutes are unable or face difficulty in training SHG group members which leads to inappropriate training. Thus, training the SHG members is not as easy as extending credit to poor people. As a result, they do not have proper training, knowledge or awareness to use credit in a productive resource. That is why, at the time of loan repayment, many of them would tend to sell their assets which drag them to more instability and these poor people fall in the condition of vulnerability. Hence:

Proposition 2: The relationship between Training and Self- Sustainability of SHG members will be ambiguous

2.1.3 Social-Network and Self-Sustainability

Social capital is the network among people, norms of trade with each other and trustworthiness (Putnam, 2000). It promotes a sustainable community development by enhancing socio-economic status of people (Mafukata *et al*., 2015). In most of the developing countries, women do not have social capital thus it is crucial to start and produce women entrepreneurs (Olomola, 2002). Social capital has positive influence on women enterprises (Brata, 2004; Lawal *et al*., 2009; Mkpado & Arene, 2007). However, it requires proper utilization of resources. As it is evident from literature, proper utilization of resources could lead to performance (Koontz & Weihrich, 2006; Shane, 2003) and social capital facilitation of entrepreneurship activity (Allen *et al*., 2008). On the other hand, drawbacks of social capital could not be neglected. Most of the times, drawbacks hindered the positive contribution of SHGs. Moreover, according to Subrahmanyam and Reddy (2016), drawbacks of SHGs adversely affect SHG performance.

According to Flatnes and Carter (2016), joint liability groups are designed to harness social collateral among the members of the community. However, several studies show that such group is prone to the moral hazard, free-riding, and collusion. SHGs are also like joint liability groups having a group of people from the same area which is a source of social-network. That is why moral hazard, free-riding, as well as collusion are also found in SHGs, which subsequently leads to negative impact on the performance of these groups. In SHGs, people meet with each other and develop their relationship. In this relationship, trust is an importance element. When one member breaks the trust, it negatively affects the whole group.

There are other numerous problems faced by SHG members which affect negatively. According to Santosh, Subrahmanyam and Reddy (2016), women SHGs are facing the following major problems:

i. Literacy level
ii. Gender issues
iii. Market risk and uncertainties
iv. Problem of marketing
v. Lack of information
vi. Family discouragement
vii. Caste and religion
viii. Socio-economic factors
ix. Psychological factors
x. Delay in obtaining credit facilities
xi. Exploitation by strong members
xii. Lack of financial and family support
xiii. Lack of practical knowledge and lack of technology knowhow
xiv. Lack of self-confidence and risk bearing capacity
xv. Lack of stability and unity among members

Therefore, from above discussion it is clear that SHGs have different problems which hinder the smooth performance of SHGs. The negative effect of these problems makes it tough to achieve self-sustainability among SHG members. Hence, from above discussion, it is hypothesized that:

Proposition 3: The relationship between Social network and Self- Sustainability of SHG members will be ambiguous.

3. CONCLUSION

This study provides a conceptual relationship between self-sustainability and SHG. It is found that, self-sustainability has a negative relationship with micro-credit, but unclear relationship is found between self-sustainability and other SHG dimensions (i.e., social-network, and micro-training). Lending microcredit to SHG members without considering the impact leads toward instability. This is due to the fact that microfinance institutes especially banks, focuses their own goals by achieving maximum profit through collecting interest on microcredit which is granted to poor people. Inadequate use of microcredit is a major reason of instability. Poor people use microcredit in unproductive plans which lead them to more instability, instead of self-sustainability. Besides, training may have also negative or no impact at all, in certain conditions. Most of the participants participate in the training to merely fulfill the requirement. They do not learn and only take part to get credit. Improper training leads to wastage of resources as well as time. A microfinance institution is unable to provide proper training due to not having the proper infrastructure of villages and other personal reasons. These situations affect negatively on SHG performance. On the other hand, the social network is not always fruitful; sometimes it breaks the whole group and leads towards instability. Trust is an important factor in a social network as low level of trust among SHG members has a negative consequence. Trust, moral hazard and free-riding behavior of group members always play a negative role.

To sum, the negative aspects of SHG might leads poor people to fall into deeper poverty which is known as vulnerability. As such, vulnerability could serve as a moderator between empowerment[c] and microfinance service. Hence, in future research, vulnerability can be used as a moderator between the relationships of microfinance services and empowerment of poor people especially women empowerment.

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[c] Freedom to lead different types of life is reflected in the person's capability set (Sen., 1993).

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