



BRILL

ASIAN JOURNAL OF
SOCIAL SCIENCE 47 (2019) 110–139

Asian Journal
of Social Science
brill.com/ajss

SHGs and SHG Banking in Odisha

A Government Programme, a Social Movement, or a Hybrid?

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Abstract

The SHG-based micro-finance programme for income generation and empowerment is extremely popular and has a wide reach in India. SHGs have been playing a key mediating role to empower a socially, economically, and politically deprived section comprising mostly women. Scholars have investigated the phenomenon of SHG, but largely from development perspectives. The present paper is an earnest and novel attempt to examine the evolution and development of the phenomenon of SHG in the eastern Indian state of Odisha from the social movement perspective. Based on both secondary and primary data, it discusses whether the phenomenon is a social movement at all and examines the applicability of resource mobilisation theory to study it.

Keywords

self-help group – social movement – resource mobilisation theory – social movement organisation – participation – empowerment – mobilisation – institutionalisation

1 Introduction

Self-help is to do things for oneself without the help of others. Self-help has become an increasingly popular approach in development discourse. Self-help approach intends to put the recipients in the driver's seat of their own development and, thus, enabling the marginalised to help themselves. It thereby overcomes the paradox of assisted "autonomy," by helping people without under-

cutting their autonomy (Ellerman, 2002). The Self Help Group (SHG), thus, literally means a group of people who help themselves, and aspire to change their destiny by their own efforts (Katz and Bender, 1976). The initiators and members of SHGs assume that their needs are not or cannot be met through the existing social institutions.

SHGs are small, economically homogeneous, and affinity groups of poor people who come together to save some amounts regularly, mutually agree to contribute to a common fund, to meet their emergencies (Singh, 2008). These are formed and groomed by an NGO, a bank branch, or a government agency, called a “self-help promoting institution” (SHPI). These have a collective decision-making system to resolve conflict through collective leadership. An SHG provides collateral-free loans to members on terms decided by the group where the interest rate is generally much less than the market rate. These groups try to empower (socially, economically, and politically) the deprived and powerless masses (mostly women). SHGs emphasise face-to-face social interactions and assumption of personal responsibility by members (Katz and Bender, 1976). Mutual trust is the spirit of the organisation. It has its own set of rules and regulations. There are transparency and accountability in SHG transactions (Pangannavar, 2008), because everyone in the small group keeps an eye on the other. The involvement of millions of women (through SHGs), thousands of NGOs, micro-finance institutions (MFIs), and bank branches give SHGs a movement dimension.

The SHG system in India is the largest micro-finance programme in the world. It follows a savings-first approach and touches upon social, political, and health aspects of the members, along with economic aspects. During the second half of the 1980s, National Bank for Agriculture and Rural Development (NABARD) took the first step turning from the old world of supply-driven to a new world of demand-driven finance, stipulating that programmes with the poor have to be savings-led and not credit-driven, and that the poor have to have a say in their design. Inspired by a new regional programme, named the Asia-Pacific Rural and Agricultural Credit Association (APRACA) in Asia, NABARD initiated a study of SHGs in 1987, in collaboration with the Mysore Resettlement and Development Agency (MYRADA), explicitly based on a new paradigm called *savings first*. Three options were explored, all hinging on prior savings by the groups: matching grants, matching interest-free loans, or bank loans with interest. In a parliamentary debate, NABARD argued against the introduction of the Grameen Bank model of Bangladesh on a national scale. Instead, it opted for a *linkage banking approach* which entails using the existing infrastructure of banks and social organisations, being savings-driven rather than credit-led, and using bank rather than donor resources in the provision

TABLE 1 Number of SHGs which are saving linked and credit linked in Odisha since 2008

Years	No. of SHGs saving linked	No. of SHGs credit linked	% of SHGs credit linked out of those which are saving linked
2017	431,487	72,420	16.78382
2016	486,686	63,664	13.08112
2014	517,391	53,699	10.3788
2013	522,837	47,676	9.118712
2012	540,029	49,831	9.227467
2011	521,152	71,843	13.78542
2010	503,172	117,226	23.2974
2009	441,960	93,433	21.1406
2008	391,540	103,544	26.44532

SOURCE: NABARD REPORTS ON STATUS OF MICROFINANCE IN INDIA FOR 2016–2017, 2015–2016, 2013–2014, 2012–2013, 2011–2012, 2010–2011, 2009–2010, 2008–2009, 2007–2008

of credit (Kropp and Suran, 2002, Harper, 2008). It is evident from Table 1 that between 2008 and 2017 in any given year out of all the SHGs savings linked, only 9 to 27% of SHGs are credit linked.

SHGs provide financial services (mobilise savings and access to credit) to the poor, who are traditionally excluded from formal credit systems, and prove that the poor are also bankable. The system has spread very rapidly and has achieved a high peak within a short period of time. They involve collective actions for social change. Thus, having a considerable impact on the social and economic structure of society at the grassroots level, they have attracted the attention of social researchers.

Self-help movements are not new to the world. Innumerable literature has depicted the emergence of the phenomenon of self-help as a social movement (Katz and Bender, 1976; Bender, 1986, Kurube, 1998; Taylor, 1999; Katz, 1993; Linda, 1990; Murphy, 2004). Linda (1990) has, in fact, made a systematic analysis of the literature published on self-help movements. The self-help groups carrying out the self-help movement described in these literature deal with various issues ranging from alcohol abuse, serious diseases, mental illness, social stigma, etc. The nature of SHGs in India is different from all these SHGs. These were originated in India in a development framework and were seen as instruments for poverty alleviation and socio-political empowerment. Therefore, most of the literature on Indian SHGs come from development economists,

development sociologists, and gender studies. Several of these scholars deal with development/empowerment potential of SHGs (or the lack of it), factors influencing SHG effectiveness and/or challenges faced by the SHGs (Kumar et al., 2018; Lavoore and Paramanik, 2014; Manohar, 2015; Nithyanandhana and Mansor, 2015; Tiwari, 2013; Jakimow and Kilby, 2007; Karmakar, 2009; Mahajan, 2005). A few studies analyse the emergence and development of SHG-like structures (Self-employed Women's Association, Swayam Shikshan Prayog-Society for the Promotion of Area Resource Centres, etc.) as women's movements (Ackery and Okin, 1999; Rose, 1992; Marmot et al., 2012; Purushothaman, 1998). However, given the kind of mass mobilisation involved in the process of formation of SHGs and the tactics used to mobilise various resources for the process, it warrants a systematic analysis from social movement perspectives, which is conspicuously missing in the literature. This paper attempts to critically analyse the emergence and development of SHGs by adopting a social movement framework and tries to answer the question whether it is a social movement, a government programme, or a hybrid. The analysis is carried out in the interface of sociology of social movement, sociology of development, political sociology, and gender studies.

2 Emergence of SHGs in India: Mobilising for an Alternative Movement (from Co-operative to SHG)

The high level of rural poverty in India has forced the Government of India to implement a large number of schemes and programmes for poverty eradication. Among the initial efforts were the Co-operative Movements (renewed after 1904), Community Development Programme (1952), and the development of Panchayati Raj Institutions (1958). These macro programmes, including the later-implemented 20-point economic programmes, were thought of as panacea for eradication of all the poverty-related issues. Merely based on the theoretical assumptions of the trickle-down effect, such programmes were implemented for poverty reduction. However, these programmes failed miserably. Thus, the government started programmes targeting a particular issue or a group. Perhaps, the idea behind this targeted and ad-hocist approach was to deal with the problem part by part, rather than dealing with it as a whole (Pangannavar, 2008). Under this approach, the government introduced the Small Farmers Development Agency (1969), Drought Prone Area Programme (1971), Intensive Rural Employment Project (1972–1973), Food for Work Programmes (1977), etc. Later, the government implemented two major anti-poverty programmes, namely the Integrated Rural Development Programme (IRDP) in

1978–1979 and the Rural Landless Employment Guarantee Programme (RLEGP) in 1983. Because of corruption and mismanagement of funds in its implementation, these programmes failed miserably (*ibid.*).

The failure of several programmes initiated by the government by following a top-down approach forced intellectuals to think differently and to innovate a bottom-up approach that could be helpful for the overall socio-economic development of the rural poor. The votaries of the bottom-up approach thought of solving the problem through some financial institutions based on self-help. Of course the concept of self-help and mutual aid are not new to Indian society. Its origin in India can be traced back to informal credit unions (George, 2004) that comprised of a group of people who joined together to save money and to make loans available to each other at a low interest rate. The merits and limits of credit unions gave rise to co-operative institutions, which tried to bridge the access-gap between the poor and the banks. However, mounting over-dues in cooperative credit institutions, low level of professionalism in managing the institutions, too much of bureaucratic control and interference in the management, politicisation of the institutions, etc. have proved harmful to their growth (PIB, 2015). The vested interests of powerful people resulted in the non-percolation of benefits to poor members, particularly to the class of persons for which such cooperatives were basically formed (*ibid.*). Gradually, the poor lost faith in the ability of the co-operatives to solve their problems.

Between 1983 and 1984, because of poor management and lack of confidence in the leadership, a number of co-operative societies (with more than 100 members) formulated by MYRADA¹ got dissolved. Members of these co-operatives proposed to repay the loan to MYRADA, which MYRADA thought was unethical. However, after several meetings, MYRADA felt that an alternative credit system for the poor is required along with efforts to make the existing delivery system more effective. This alternative credit system was expected to have its own rules and management structure keeping alive the basic principles of cooperatives (i.e., trust and cooperation). Therefore, it decided to formulate small affinity groups constituting the same members and instructed the members to repay their debts to these groups. In this way, small groups of 10 to 15 members were formed and members chose the group to join based on their affinity (caste, kinship, neighbourhood, etc.). In 1984, these groups were named as Credit Management Groups, since these were meant to manage savings and credits, rather than providing credit (Fernandez, 2008: 8).

1 MYRADA is a non-governmental organisation managing rural development programmes in India, Cambodia, Myanmar, and Bangladesh.

In 1986–1987, MYRADA entered into a contract with NABARD to experiment on a pilot project to promote these groups in India. NABARD supported and funded an action research project on these MYRADA groups to assess their adequacy as instruments of poverty reduction. “The main objective of the pilot project was to evolve supplementary credit strategies for meeting the credit needs of the poor by combining flexibility, sensitivity, and responsiveness of informal credit system with the financial resources of the formal credit institutions” (George, 2004: 18–19). The expected consequence was the empowerment of the poor in general and poor women in particular. It was during that pilot project, the name of these groups changed to ‘self-help groups’. On the basis of the results of numerous studies conducted between 1988 and 1990 for assessing the soundness of SHGs as an alternative credit strategy, NABARD and the Reserve Bank of India (RBI) accepted SHGs as official institutions in 1990 (Fernandez, 2008: 8). RBI/NABARD took three prominent policy decisions in this regard: (1) to lend to transparently functioning unregistered groups, (2) to lend to the group as a whole without asking for the purpose and allow the group to decide the terms of loans to individual members, and (3) collateral-free lending (ibid.: 8).

One important milestone in the historic growth of SHGs is the act of SHG-bank linkage (Singh, 2008). During 1991–1992, NABARD launched pilot projects on linking SHGs with banks in various parts of the country. In July 1991, RBI advised the banks to participate in the pilot project and to extend finances to SHG as per the norms and guidelines of NABARD. In February 1992, detailed guidelines were issued to the commercial banks explaining the modalities of the pilot project. Later, the scheme was made applicable to Regional Rural Banks (RRBs) and co-operative banks in May 1993. The NABARD guidelines to banks for the implementation of the pilot project allowed ample flexibility to the participatory banks to respond in a manner suitable to the grassroots-level situations. It aimed at providing credit to the informal SHGs through the existing bankbranches with minimal documentation and simplified procedures.

Gradually, the SHG system became popular throughout India. Various government and non-governmental organisations took interest in mobilising the masses to formulate SHGs. As a result, millions of SHGs came into existence in India. In 1999, the Government of India structured a self-employment programme called Swarna Jayanti Gram Swarozgar Yojana (SGSY) that disbursed funds not to individuals, but to SHGs consisting of BPL (Below Poverty Line) members. SGSY was restructured in 2010–2011 as Aajeevika—National Rural Livelihood Mission (Aajeevika-NRLM), in accordance with the Prof. Radhakrishna Committee to include livelihood promotion as the chief agenda. In 2014,

Aajeevika-NRLM was renamed as Deendayal Antyodaya Yojana-NRLM (DAY-NRLM). This catalysed the growth of SHGs in India.

3 SHGs in the Indian State of Odisha

SHGs in Odisha were also the result of the initiative of NABARD. The ground for this work was fertile enough in Odisha because of the prior existence of groups (such as Mini Bank, Mahila Samitis, etc.) of a similar nature that could easily be converted into SHGs. Initially, NGOs, such as Professional Assistance for Development Action (PRADAN), Bharat Integrated Social Welfare Agency (BISWA) and AAINA were acting as self-help-promoting institutions (SHPIS) to promote SHGs in Odisha with financial assistance from NABARD. The SHG-bank linkage programme, which started in India in 1992, gained momentum in Odisha a year later. The linkage of SHGs to nationalised banks made the provision of loans for SHGs without any collateral, which attracted more women to formulate new SHGs. This sped up the process of the promotion of SHGs in Odisha.

The involvement of the government in SHG affairs was insignificant until the implementation of SGSY in 1999 to create self-employment opportunities for poor, and unemployed people. The formulation of SHGs got added momentum after SGSY provided bigger loans to the SHGs with hefty subsidies (Ray, 2008). In spite of bigger loans and the hefty subsidy, its impact was not so widespread. Rather, this subsidy threatened the sustainability of the groups, as people formed the groups to get subsidised loans and after repaying the repayable amount (subtracting the subsidy) they often closed down their groups.

Before 2001, SHGs were promoted by non-governmental organisations and banks. Because of the weak base of non-governmental organisations in Odisha, the number of SHGs promoted in those years was very low. In 2001, the Government of Odisha undertook the job of promoting SHGs. The year 2001 was declared as the “Year of Women Empowerment” and the Government of Odisha formed Mission Shakti in the same year to facilitate the large-scale promotion, supervision, and linkage of SHGs in the state. Mission Shakti as an umbrella organisation began to provide support to different stakeholders working in the field of women empowerment, such as banks, NGOs, MFIs, and other institutions. Mahila Vikas Samabaya Nigam (MVSAN)² became the nodal agency for the

² The Mahila Vikas Samabaya Nigam, the Women's Development Corporation, was established as the nodal agency for implementing schemes and programmes for the welfare, develop-

TABLE 2 Year-wise progress of SHG-bank linkage in Odisha since 2001

Year	No. of SHGs linked to banks	Year	No. of SHGs linked to banks
Up to 2001	8,888	2007–2008	21,578
2001–2002	11,665	2008–2009	21,871
2002–2003	21,719	2009–2010	28,094
2003–2004	35,316	2010–2011	8,470
2004–2005	13,252	2011–2012	10,065
2005–2006	24,705	2012–2013	4,007
2006–2007	23,273	2013–2014	1,427
Total	Cumulative		235,540

SOURCE: STATEMENTS OF MISSION SHAKTI, GOVERNMENT OF ODISHA FROM 2004 TO 2014

implementation of the Government of India's schemes, with assistance from the Norwegian Government (NORAD) and under the Rashtriya Mahila Kosh (RMK). In order to encourage the members to avail credit, Mission Shakti provided a financial incentive to them in terms of a saving corpus of Rs. 5000/- when they availed their first credit from the financing institution. This corpus with a lock-in period of three years could be used to avail further credit from the banks, thus making the group activities more viable. Thus, there occurred a substantial increase in the number of SHGs after the year 2001. As is evident from Table 2, only 8,888 SHGs were linked to the banks within the period from 1992 to 2001. But the year 2001–2002 alone saw the linkage of 11,665 SHGs to banks. Except for 2004–2005, every year the number of SHGs that were formulated and linked to banks was above 21,000 and the year 2003–2004 produced highest number (35,316) of linkages. Again the year 2009–2010 saw a huge increase in the number (28,094) of groups, as well as their linkage to banks. Mission Shakti was merged into the Women and Child Development (WCD) department in the year 2017 and the ministry was renamed as Department of WCD & Mission Shakti (Odishatv Bureau, 2017).

ment, and empowerment of women. The Nigam provides funds for training of poor and needy women in traditional occupations for upgrading their skills, as well as in new areas for enhancing their productivity and broadening their opportunities for self-employment and income-generation.

TABLE 3 Cumulative growth in the Number of SHGs in Odisha since 2004

Years	Cumulative number of SHG since 2004				
	Through ICDS	Through BDO	Through NGO	Through other agencies	Total no. of SHGs
Till 2004	70,164	11,869	27,532	9,929	119,994
2005	93,937	14,087	34,993	12,395	155,412
2006	115,121	14,641	52,539	8,484	190,785
2007	134,145	16,283	58,725	7,424	216,577
2008	156,845	16,617	63,862	9,027	246,351
2009	177,957	17,077	68,490	9,788	273,312
2010	199,119	17,207	69,525	10,282	296,133
2011	208,387	17,189	68,972	10,676	305,224
2012	222,042	17,944	70,108	11,571	321,665
2013	225,302	19,499	70,023	11,534	326,358
2014 (Feb)	225,636	24,941	70,651	11,532	332,760

SOURCE: STATEMENTS OF MISSION SHAKTI, GOVERNMENT OF ODISHA FROM 2004 TO 2014

Table 3 suggests that there is an almost 300% increase in the number of SHGs between 2004 and 2014. This phenomenal rise is caused by the massive collective mobilisation by several agencies such as NGOs, Block Development Officers (BDOs), Integrated Child Development Scheme (ICDS), and other SHPIs. Government agencies such as ICDS and BDOs are more effective in mobilizing women to form SHGs (see table 3). Nevertheless the massive collective mobilisation resulting in the phenomenal growth of the SHGs, acquires the proportion of a social movement, and Mission Shakti, as an umbrella advocate organisation, emerges as the social movement organisation.

Table 4 depicts the district-wise cumulative increase in the number of SHGs since 2001. Notable here is that some of the most impoverished and tribal-dominated districts of Odisha, such as Koraput, Mayurbhanj, and Sundargarh have recorded a very high increase in the number of SHGs, followed by the coastal districts, like Ganjam, Cuttack, and Balasore (see table 4). This is indicative of the well-spread nature of the phenomenon across the regions of the state. Mission Shakti also undertook the task of capacity-building by imparting training to the women by using government and NGO infrastructures. Furthermore, it provided technical support to the groups. With the help of various gov-

TABLE 4 District-wise cumulative increase in the number of SHGs in Odisha since 2001

Sl. No.	Districts	Year-wise cumulative number of SHG since 2001												
		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1	Angul	3,864	5,865	8,050	9,502	10,992	12,495	13,574	14,297	14,872	15,464	15,464		
2	Balasure	5,867	7,776	9,541	11,500	14,272	14,867	15,500	15,778	16,223	16,359	16,495		
3	Bargarh	3,630	5,422	6,228	6,784	6,987	7,570	7,725	7,743	8,136	8,136	8,136		
4	Bhadrakh	3,596	5,050	8,299	6,216	6,832	8,511	9,512	9,512	9,512	9,512	9,512		
5	Bolangir	3,971	6,712	7,689	8,428	8,915	10,346	10,574	10,625	10,642	10,646	10,648		
6	Boudh	1,734	2,047	2,944	2,442	2,448	2,475	2,633	2,676	2,798	2,798	2,798		
7	Cuttack	5,520	6,368	7,896	9,839	11,565	15,401	17,708	18,391	19,166	19,307	19,367		
8	Deogarh	893	1,011	1,456	1,623	1,865	2,156	2,296	2,415	2,447	2,452	2,452		
9	Dhenkanal	3,406	5,786	8,070	9,079	9,541	9,918	11,491	11,634	11,713	11,727	11,727		
10	Gajapati	1,800	2,665	2,936	3,229	4,373	4,842	5,002	5,117	5,209	5,228	5,231		
11	Ganjam	9,301	10,620	12,078	13,244	14,112	15,122	20,781	21,539	22,351	22,744	22,973		
12	Jagatsinghpur	4,798	5,570	4,594	4,882	5,083	5,603	5,837	6,579	7,551	8,148	8,148		
13	Jajpur	3,751	4,128	6,279	6,706	7,230	8,041	9,336	9,833	10,556	10,990	10,990		
14	Jharsuguda	1,370	1,910	2,397	3,041	3,325	3,891	4,114	4,258	4,342	4,381	4,470		
15	Kalahandi	7,585	9,793	7,733	9,711	10,093	10,843	11,048	11,124	11,126	11,136	11,136		
16	Kandhamal	2,994	4,248	4,047	4,746	5,062	5,492	5,814	5,941	6,143	6,317	4,470		
17	Kendrapara	4,049	4,786	5,356	7,193	8,299	9,107	9,637	9,917	11,366	11,366	11,366		
18	Keonjhar	4,056	5,651	6,025	7,124	7,606	8,711	9,987	10,729	11,881	11,881	11,881		

TABLE 4 District-wise cumulative increase in the number of SHGs in Odisha since 2001 (cont.)

Sl. No.	Districts	Year-wise cumulative number of SHG since 2001												
		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
19	Khurda	4,068	4,386	6,589	7,452	13,368	13,799	14,019	14,032	14,142	14,142	14,142	14,142	
20	Koraput	3,237	3,488	7,829	8,809	9,457	9,665	9,965	11,215	17,370	19,113	24,450	24,450	
21	Malkangiri	9,228	11,817	5,238	6,706	7,312	7,482	7,501	7,631	7,676	7,676	7,676	7,676	
22	Mayurbhanj	2,848	3,383	13,553	15,241	17,386	19,018	20,682	21,073	21,511	21,516	21,516	21,516	
23	Nawarangpur	6,043	8,225	7,078	7,675	8,925	8,990	9,159	9,198	9,204	9,204	9,204	9,204	
24	Nayagarh	2,391	2,703	3,263	4,268	5,333	5,726	6,067	6,133	6,533	6,642	6,655	6,655	
25	Nuapada	2,237	2,509	4,588	4,692	4,830	5,458	6,197	6,421	6,475	6,475	6,475	6,475	
26	Puri	4,660	6,409	8,533	9,412	9,755	11,682	12,264	12,667	13,675	13,766	14,061	14,061	
27	Rayagada	4,238	4,412	5,427	5,599	5,995	6,652	6,846	7,046	7,098	7,140	7,157	7,157	
28	Sambalpur	2,396	3,103	5,727	6,642	7,705	8,388	8,663	8,782	8,841	8,844	9,065	9,065	
29	Sonepur	1,990	2,416	3,446	4,181	4,856	5,336	5,374	5,435	5,522	5,586	5,586	5,586	
30	Sundargarh	4,473	7,153	8,796	10,611	12,829	15,725	16,827	17,483	17,602	17,662	17,662	17,662	
	Odisha	119,994	155,412	190,785	216,577	246,351	273,312	296,133	305,224	321,665	326,358	332,760	332,760	

SOURCE: STATEMENTS OF MISSION SHAKTI, GOVERNMENT OF ODISHA FROM 2004 TO 2014

ernment departments, it provided the necessary technical inputs in areas like horticulture, floriculture, mushroom cultivation, extraction of minor forest produce, handicrafts, dairy, poultry and pisciculture, etc.

On 10 February 2009, the Government of Odisha had launched another programme, the Targeted Rural Initiative for Poverty Termination and Infrastructure (TRIPTI), with the help of the World Bank in 10 of its coastal districts. It was to be implemented in 38 blocks, 1,020 Gram Panchayats, 8,369 villages where the total number of beneficiary families would be 1,254,607. Now TRIPTI is extended to all the districts of Odisha (as the Odisha Livelihoods Mission) and is working in association with Mission Shakti in promoting SHGs and providing facilities for their capacity building. This programme is functioning under the supervision of a state-level society, named “Odisha Poverty Reduction Mission”, now known as “Odisha Livelihoods Mission (OLM)”, established especially for this purpose.

4 SHG Federations

SHGs in India were facing numerous challenges in the 1990s, such as: (a) uneven regional spread (NABARD, 2017), (b) inadequate livelihood promotion (APMAS, 2007), (c) inability of promoters to scale up capacity building (APMAS, 2007), and (d) lack of support from banks (IRMA, 2017), etc. SHG federations emerged with an objective to approach these challenges by providing several financial and non-financial services to the groups. The task was catalysed when NABARD began to provide financial assistance for promoting and strengthening SHG federations. Along with enhancing the sustainability of SHGs, the federations also aim at socio-economically empowering the former and their members (Shylendra, 2018).

There are various models of federations, based on the promoter institutions and services they provide (Reddy, 2008). SHG Federations in Odisha were initiated by Mission Shakti in 2003, with an aim to realise qualitative and quantitative growth of SHGs in the state. These federations are organised in a three-tier system. At the village council (*panchayat*) level there are cluster federations consisting of presidents and secretaries of SHGs (from a village panchayat) as its members. The president and secretaries of cluster federations operating in an administrative Block become the member of a Block federation. The presidents and secretaries of Block federations operating in an administrative district are incorporated as members of a District federation. The Mission Shakti co-ordinates among all the district-level federations. Cluster federations may act as informal organisations but Block and district federations are registered

under the Societies Registration Act (APMAS, 2007). These federations act as Social Movement Organizations (SMOs) and their network gives impetus to the SHG movement.

5 Methodology

This paper is a part of the major project, “Self-help group movement and socio-economic development: An empirical exploration from the eastern Indian state of Odisha,” carried out by the authors. The project employs a mixed-method approach. The quantitative data was collected through a structured interview schedule and qualitative data through non-participant observation and case studies. 353 women members of SHGs hailing from seven districts of the Indian State of Odisha were personally interviewed by one of the authors to obtain quantitative data. Simultaneously, the non-participants observations and 24 case studies were conducted to obtain qualitative data. The present paper is primarily based on secondary data drawn from published sources. Only a little primary data from the above-mentioned project has been presented in the section “Resource mobilisation theory as a perspective to analyse the SHG movement.” The paper uses the resource mobilisation theory of social movements as the analytical framework to explain the emergence and functioning of the SHG system. Furthermore, the political and cultural opportunity structure for the SHG movement in Odisha was also enquired into.

6 SHG as a Social Movement

Social movements are usually desirous of social change and, therefore, these are related to the social structure (Mukherji, 1977). It is one of the agents of change and, at the same time, it has a goal on which it operates. Mukherji (1977) talks about three types of changes with respect to social structure:

1. Accumulative—changes occurring within the system.
2. Alternative—creation of additional structures without the displacement of existing ones.
3. Transformative—change of the structure by replacement or successive replacement.

Out of these three types of changes, Mukherji considers first type as a quasi-movement and the second and third ones as social movements.

A social movement at its outset necessarily involves some kind of collective mobilisation. This mobilisation generally refers to situations where an affected

or concerned population is brought into action. People are prepared for collective action with a goal that they see in alignment with their own interests (Wilson, 1977: 124). Thus, as per Mukherji's (1977) framework, the SHG system comes within the purview of an alternative change because it is an addition to existing social structure without replacing any other structures. The SHG system is the creation of a new financial structure, which adds to the existing structures, such as national banks, co-operative banks, regional rural banks, and micro-finance institutions. In fact, existing financial structures complement the SHG system. SHGs deposit their thrift in an existing bank and also obtain loans from those. This additional financial structure mobilises a large chunk of previously deprived poor people to be connected to and take the benefit of formal financial structures. That brings fundamental changes in the socio-economic and political status of those people.

7 Resource Mobilisation Theory (RMT)³ as a Perspective to Analyse the SHG Movement

Traditional social movement theorists strongly assume that shared grievances (relative or subjective deprivation) and generalised beliefs (loose ideologies) about the causes and possible means of reducing grievances are important and necessary (though not sufficient) preconditions for the emergence of a social movement. But McCarthy and Zald (1977), by analysing a number of empirical studies, found little or no support for expected relationships between objective or subjective deprivation and willingness to participate in the social movement. Nor did they find any support for the expectation of a generalised belief prior to occurrence of collective mobilisation or initial movement involvement. Instead, MacCarthy and Zald say that there is always enough discontent in any society for grassroots support for a movement if the movement is effectively organised and has at its disposal the power and resources of some established elite group. They even go further and say that grievances and discontents may be defined, created, and manipulated by the issue entrepreneurs and organisations. This exactly happens in the SHG movement. The people in general have a lot of grievances, but it is not channelized in any particular direction. What the NGOs here do is to define the existing grievances among the poor and create a generalised belief that their condition can be ameliorated by means of formation of SHGs and active participation in SHG activities.

3 Developed by McKarthy and Zald and widely used by American school of movement theorists.

As defined by MacCarthy and Zald (1977), a social movement is a “set of opinions and beliefs of people which represents preferences for changing some elements of the social structure and/or reward distribution system of society.” The SHG movement may not have a very strong impact in changing the elements of social structure. However, some small but visible changes are brought about by the movement. The reward of financial support from nationalised banks and other formal financial institutions previously monopolised by the middle and upper class of society are made available to the lower section with the help of the SHG movement. Based on our empirical investigation, some development trends in this matter could be articulated as follows:

1. The existing big and previously inaccessible financial institutions are made accessible to the poor: 63.8% of the groups we have studied are linked to nationalised banks; 9.6% of the respondents reported that they have not taken any loan, but are depositing their thrift in a bank; and the rest of the respondents are either linked to co-operative banks, Gramya Banks or multinational banks.
2. The people’s perception that the poor are not bankable has been proved wrong by extending large loans to the groups of poor women with a very high probability of repayment: 71.5% of the respondents have taken a loan worth more than Rs. 50,000/-; 50.5% of the respondents have taken a loan amount more than Rs. 1 lakh (1 Lakh = 100,000); 30.7% of the respondents have taken a loan of more than Rs. 2 lakhs; and 7.5% of the respondents have incurred loans between Rs. 5 to 7 lakhs. Our Study found that only 4.5% of the respondents are yet to start repayment, which they are going to do soon. The other vast majority have either repaid their loans or are repaying in regular instalments.
3. These rural women, previously having no say in familial and societal matters, are getting a due share in the decision-making process, at least in domestic matters. Our study shows that 48.09% of the respondents have either experienced some improvement or drastic improvement in their domestic decision-making power after they became members of the SHGs.
4. Women, constituting approximately 50% of the population, were mostly not involved in economic activities of society. They are now getting a strong involvement in minor economic activities through the SHG movement, although the financial benefit/reward they get is less in comparison to the amount of effort/labour they invest in it. 54.16% of the respondents in our study have reported some improvement or drastic improvement in their employment-related matters; 27% of the respondents reported some improvement in their livelihood; 18.36% of the respondents

reported improvement in asset generation; and 18.58% of the respondents reported improvement in entrepreneurial skills after becoming a member of an SHG. The evidence shows that women previously not interested in having opportunities in any income-generating activities are now actively participating in it and are also getting the desired benefits to certain extent.

5. Rural Indian women were traditionally confined to their homes, and were unable (actually not permitted) to interact with male government or bank officials. However, they are now performing bank transactions, dealing with government and bank officials, attending Gram Sabhas and Panchayat meetings, and going outside the village in groups for training and exposure trips without taking their male counterparts with them. It is evident from our study that 86.7% of the respondents have developed abilities to deal with outsiders like banks, NGOs, or government officials. 67.9% of the respondents have developed interest in taking up leadership positions; 87.3% of the respondents have acquired improved skills related to bank transactions; and 53% of the respondents have a moderate or high score in attending Gram Sabha and Gram Panchayat meetings. Many of them are going for exposure trips and training programmes.
6. The SHG movement has also added another structural element to society in the form of numerous organised SHGs at the grassroots level, and federations at the panchayat, block, district, and state levels.

These changes in the traditional patriarchal Indian village social structure (changing family relations through the empowerment of women) are highly visible, at least in the study areas of Odisha. These structural changes are otherwise not conceivable without the mediating role of the SHG movement.

The SHG movement is doing a lot with regard to the distribution of rewards. Apart from economic rewards, such as employment, earning, transacting financially, saving etc., the movement enables the women to access the socio-political rewards that were previously denied to them. Their involvement in SHGs has brought about more decision-making power for them, along with the ability to mobilise some community activities in certain ways for the benefit of the women and the community at large.

The resource mobilisation theory emphasises both societal support and constraints to the social movement phenomenon. This approach depends more upon political, sociological, and economic theories than upon the psychology of collective behaviour. Resource mobilisation theory can be operationalised in following ways:

1. Social movement organisation, social movement industry and social movement sector

2. Mobilisation to institutionalisation
3. Social movement actors
4. Resources to be mobilised:
 - a. Organisational resources
 - b. Financial resources
 - c. Professional resources
 - d. Linkages/external resources and internal resources with media, civil society organisations, political parties, pressure groups, etc.

The reason for deploying the RMT to analyse the SHG movement in Odisha is as follows: The RMT does not presuppose any actual or perceived grievances of some members of society to start a social movement, whereas traditional social movement theory presumes that resources, both human and financial, are provided by the aggrieved population (McCarthy and Zald, 1977). In the SHG movement, there is no prior aggrieved population, but the social movement organisations mobilise human and financial resources for the movement by identifying the deprivation of a section of people, i.e., poor and women, and giving them an organised opportunity to overcome the deprivation syndrome by collective means. New social movement theories are not applicable here for those are relevant to the study of protest movements pertaining to issues such as environmental equity, identity, displacement, etc. that involve a moral niche essentially (Buechler, 1995).

7.1 *Social Movement Organisations (SMOs) and Social Movement Industry (SMI)*

An SMO, according to MacCarthy and Zald (1977), is “a complex, or formal, organisation which identifies its goals with the preferences of a social movement and attempts to achieve those goals.” The SHG movement involves SMOs such as Mission Shakti, TRIPTI/OLM and NGOs. The SHG movement involves number of SHPIs, which mobilise people to form SHGs and then help them to sustain the groups. As reiterated by Purushothaman (1998), a social movement can also be carried out by the combined effort of several small organisations established for the same purpose, instead of a large organisation acting as the SMO. All SMOs that have as their goal the attainment of the broadest preferences of a social movement constitute a social movement industry (SMI) (MacCarthy and Zald, 1977). All the SHPIs led by Mission Shakti together constitute the SMI for the SHG movement. The social movement sector (SMS) consists of all the SMIs in a society, no matter which social movement they are attached to.

Two prominent SMOs operating in the social movement industry of the SHG in Odisha are Mission Shakti/DWCD and TRIPTI/OLM. Mission Shakti was

launched on 8th March 2001. The primary aim of this mission is to bring about the socio-political and economic empowerment of women by organising them into SHGs. The other organisation formed for this purpose is the Targeted Rural Initiatives for Poverty Termination and Infrastructure (TRIPTI), launched in 2009 with the help of a loan from the World Bank. This programme was run by the Odisha Poverty Reduction Mission, a nodal agency under the department of Panchayati Raj, Government of Odisha. In 2013, the Odisha Poverty Reduction Mission was renamed as Odisha Livelihood Mission (OLM).

7.2 *Convergence of the Purpose of Mission Shakti and OLM*

Mission Shakti and OLM are two missions operated by two different departments (WCD and Panchayati Raj) of the Government of Odisha that have similar objectives. Both promote SHGs and provide them with capacity-building services and livelihood options. Therefore, a need was felt to have a convergence of both programmes without actually merging the two. They tried to stop the replication of the provision of government facilities to the same SHGs. Wherever Mission Shakti supports an SHG with small funds, TRIPTI/ OLM does not provide them any other fund. Now, Mission Shakti and TRIPTI/OLM work together in the same field. All the SHGs (whoever may be promoting the SHGs, i.e., Mission Shakti, NGO, TRIPTI/OLM, or banks) are considered as Mission Shakti SHGs. Usually, SHGs are promoted by Mission Shakti using ICDS (Anganwadi Workers) and, later on, capacity-building programmes, provision of livelihood opportunities, and federating the SHGs in different levels (cluster/panchayat, block and district) are undertaken by TRIPTI/OLM.

7.3 *From Mobilisation to Institutionalisation*

Mobilisation is central to the articulation of any social movement, happening at three levels: (i) popular mobilisation by NGOs, (ii) scholarly mobilisation by the writings of academicians, researchers and journalists, and (iii) administrative mobilisation by the government.

The cooperative movement, MYRADA experiences, and the involvement of NGOs are all popular mobilisations resulting in the publication of a lot of literature (starting with numerous research reports, papers, books, and “state of the sector” reports published by NABARD) and organization of numerous conferences and debates. These attracted the attention of the government, whose efforts further culminated in the emergence of special SMOs such as Mission Shakti and TRIPTI/OLM. In the backdrop of cooperative movements of the 1960s and grassroots-level popular institutions like Mahila Samiti, the SHG movement in Odisha was initiated by NGOs such as PRADAN, DHAN, CARE, etc., with financial and administrative support from NABARD. The NGO workers

were the only agents of mobilising the potential beneficiaries to participate in the SHG movement until 2001. When Government of Odisha recognised the potential of the SHG movement to achieve some of the development goals of the Department of Women and Child Development, it established Mission Shakti, which accelerated the SHG movement in the state. Soon, it became the principal SMO and it engaged the major NGOs as its agents to promote the activities of the SHG movement. Gradually, the movement has been taken over by Mission Shakti, though some NGOs are still involved in it independent of Mission Shakti. In 2009, the government introduced TRIPTI/OLM, supported by the World Bank. The uniqueness of the SHG movement is that, in spite of emergence of special SMOs (Mission Shakti and TRIPTI), organisations such as BISWA, PRADAN, Bikalpa Bikash, etc., are still actively participating in the process of mobilisation, though not with same vigour.

7.4 *Social Movement Actors*

McCarthy and Zald (1977) identified different kinds of actors involved in a social movement, such as: adherents, constituents, bystander public, potential beneficiaries, conscience adherents, and conscience constituents.

Adherents are those individuals and organisations that believe in the goals of the movement. The constituents are those who not only believe in the goals of the movement, but also provide resources for it. Bystander public denotes those non-adherents who are not opponents of the social movement and its SMOs, but who merely witness social movement activity. Those who would benefit directly from SMO goal accomplishment are called potential beneficiaries. All the women belonging to the lower socio-economic background are potential beneficiaries of the movement. Those women who have already joined the SHGs, the officials of banks, officials of Mission Shakti and TRIPTI, and some NGOs, such as BISWA, PRADAN, Bikalpa Bikas etc., which are an integral part of the movement and are providing resources, can be termed as adherents and constituents of SHG movement. The husbands of SHG members are bystander public who neither participate in, nor object to the activities of the SHG movement. Conscience adherents are individuals and groups who are part of the appropriate social movement but do not stand to benefit directly from SMO goal accomplishment. Conscience constituents are direct supporters of a SMO who do not stand to benefit directly from its success in goal accomplishment (Oliver, 1995). The SHG movement has got some conscience adherents in the form of village heads, social workers, and school teachers who always believe in the goal of the SHG movement and extend their support whenever needed. NGOs who initiated mobilisation for the SHG movement are not going to benefit directly from the success of the SHG movement but they have participated

in the movement since its inception till today. These organisations work for the movement for the benefit of the collective as altruists. The Anganwadi workers, educated ladies of higher class, sometimes directly help the group in maintaining records, procuring loans, doing calculations, etc., can be termed as conscience constituents.

7.5 *Kinds of Resources Mobilised for the SHG Movement*

The SHG movement is mobilising a variety of resources from different sources. Mainly four types of resources are to be mobilised to start, run, and sustain a movement. These include financial resources, professional resources, organisational resources, and communication facilities (McCarthy and Zald, 1977).

1. *Financial (capital) resources:* Mission Shakti mobilises financial resources from three sources: (1) The members of the SHG collect some money on a monthly basis (which they call “thrift deposit”) as the initial amount to form an evolving corpus fund. The major portion of this collection is deposited in a bank to which the group is linked and a small amount remains with the office-bearers of the group to meet the emergency need of any member (which they call “hand balance”). (2) The major resource to the group is, however, mobilised from the banks (commercial banks, co-operative banks, Gramya Banks, MFIs, etc.) in form of collateral-free loans. After the successful endeavour of NABARD to link the SHGs to banks, it has become easier for the groups to get collateral-free loans on the basis of their deposits only. Actually, the banks use the group and its social capital as collateral to disburse the loan. It is because the banks know that in case of failure of one member to repay the amount, other members of the group will do it collectively. Therefore, the risk of non-repayment of loan is greatly reduced. (3) Mission Shakti mobilises some resources from government sources, such as the block, which provides a revolving fund of Rs. 5,000/- and sometimes loans with low interest rates. Training and capacity building programmes are organised by the NGOs with the help of government funds.

TRIPTI gets financial resources for the SHG movement from the World Bank. The World Bank is supporting the project for promoting SHGs, training the SHG members, and providing entrepreneurial skills to the women members in 10 districts of Odisha. Now, the OLM obtains resources from the Government of India under the programme, NRLM. The OLM works in the rest of the districts other than the 10 that TRIPTI works in. TRIPTI and OLM work under a single organisational structure.

2. *Professional (participants) resources*: These resources are mobilised through different NGOs and government bodies, such as the ICDS by Mission Shakti and TRIPTI, from among the potential beneficiaries. Banks also mobilise the poor women to form SHGs. The SHPIs go to the potential members and persuade them to form SHGs by explaining them its benefits and by imparting appropriate training required for the maintenance of the group. They also try to convince the male members of the locality about the benefits they could accrue by allowing their women to participate in the movement. Big NGOs sometimes use small NGOs operating in a smaller locality to help and support the members of SHGs in the daily conduct of their affairs.

In approaching the task of mobilising resources, the SMO focuses its attention upon adherents who are potential beneficiaries and/or attempts to convert bystander publics, who are potential beneficiaries, into adherents. SHPIs do exactly the same. While visiting the villages, potential beneficiaries are first identified. Then, the mobilisation takes place by explaining to the villagers that the solution to their impoverishment lies in the formation of SHGs. Lastly, some of the interested adherents are selected to form SHGs. This is where the adherents are converted into constituents. Mission Shakti is the chief mobilising organisation through NGOs and ICDS. TRIPTI/OLM then take over for capacity-building by training them in record keeping, conducting meetings, undertaking income generating activities, etc.

3. *Communication linkages*: Public means of communication, such as FM and other local radio stations, newspapers, etc., are used by the NGOs and Mission Shakti to propagate the idea of SHGs. FM and local radio stations, such as FM Rainbow Cuttack, All India Radios Puri, Raurkela, Berhampur, Bolangir, Deogarh and Baripada, broadcast various programmes narrating the success stories of some of the SHGs or their members. Newspapers carry interviews with members. Some of the SHPIs, like SHG federations and the principal SMO, Mission Shakti, publish their own newsletters (e.g., *Shakti Shamachar*), magazines and annual reports containing information and messages pertaining to the SHG movement. Mission Shakti has its own website (<http://as.ori.nic.in/missionsakti/index.html>) apart from the Department of Women and Child Development, Government of Odisha Portal. They have a Facebook account (@missionshakti.odisha) and a Twitter handle https://twitter.com/mission_shakti (@mission_shakti). They also make use of television channels, such as OTV, Odisha, and Doordarshan, Bhubaneswar.

TRIPTI/OLM, on the other hand, has a very well developed and updated website (<http://www.tripti.org>), which provides a lot of information on TRIPTI and contains studies and reports, including quarterly reports, progress reports,

action plans, newsletters, etc. It publishes *TRIPTI Bartaa* in Odia language containing the progress of the programme under the aegis of TRIPTI. Apart from the above communication through the mass media to the targeted population/potential beneficiaries, the SMOs have regular communication linkages with NGOs, SHPIs, banks, and cooperatives. These can be treated as the internal linkages of the movement, while the former communication linkages are external linkages. These communication linkages are maintained to sustain the movement, as these pertain to their proliferation and sustenance through newer schemes and provisions.

4. *Organisational resources*: Mission Shakti and TRIPTI are two principal SMOs to carry out SHG movement, both having their own hierarchical organizational structure (see Figure 1 and Figure 2). Mission Shakti is headed by the Commissioner-cum-Secretary to Department of Women and Child Development, Government of the Odisha, who is the programme director. Many Odisha Administrative Service officers help him/her in the programme coordination. Both these organisations (especially TRIPTI) help in building SHG federations and convincing the SHGs to be part of SHG federations. The SHG federation has a formal structure. It operates from a headquarters and undertakes the work of promotion and maintenance of small SHGs. The secretaries and presidents of each SHG are members of the panchayat-level federation who, in turn, select the federation's president and secretary. The secretaries and presidents of the panchayat-level federations are the members of the block-level federations, while the secretaries and presidents of Block-level federations form the district-level federations. The apex body is the state-level federation, the Mission Shakti, headed by the Director, who is one of the secretaries to the Department of Women and Child Development.

SHGs are linked to the bigger *organisations*, such as banks and co-operatives. Under the direction of the Reserve Bank of India, all the nationalised banks namely State Bank of India, Union Bank of India, Central Bank of India, etc., as well as many private and multinational banks such as HDFC, Cooperative Banks, Regional Rural Banks, and Mahila Banks are providing linkages to SHGs. These banks provide a joint bank account for each group to deposit the thrift amount and also disburse loans to the groups that come from three major sources, i.e., the bank itself, the NABARD, and the DAY-NRLM scheme of Government of India. These banks also sometimes act as SHPIs. The linkage of these groups to federations facilitates marketing of the produced goods, capacity development, and credit activities, etc. The movement also draws the support of the external organisations such as the World Bank for more financial and logistic support.

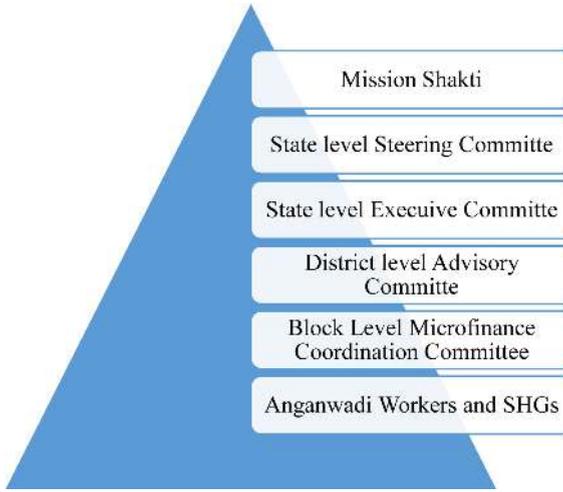


FIGURE 1 The organisational structure of Mission Shakti

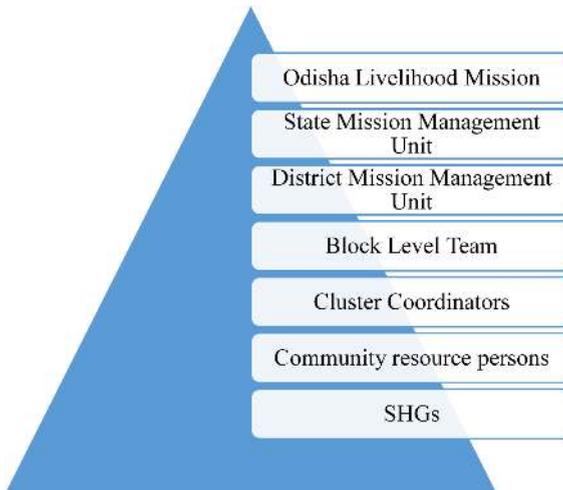


FIGURE 2 The organisational structure of TRIPTI/OLM

SHPIs avail the *external support* for SHGs from government schemes and other international agencies. For training, SHPIs take the help of some professionals and professional institutions. NABARD, DAY-NRLM, etc. are some of those supporting agencies.

As a *tactic*, the intellectuals involved in this movement use the social capital approach. The poor in India have nothing valuable to use as collateral. But they have very close, personal relationships among themselves, which is used as the collateral on the basis of which loans are disbursed to the group (not to the

individual members). Once the group starts functioning, the women build a good relationship with the training personnel, NGO staff, government officials, and also with bank staff. It further enhances their social capital and helps them use it for further benefits.

7.6 *Opportunity Structure in the SHG Movement*

A movement is affected by the given opportunities in society to defend or advance the ideology of the movement's organisations; these can be political opportunity structures or cultural opportunity structures (Hjelmar, 1996). Political opportunity structure refers to the political condition that may be favourable or unfavourable for the social movements and SMOs. When a political opportunity structure is unfavourable towards the social movement, the activity of the movement will be limited in scope but radical; when a political opportunity structure is favourable, the activities of the movement will be widespread but less radical. Cultural opportunity structure includes the ideological factors facilitating or restraining the activities of social movements or SMOs in a particular society. The *political opportunity structure*, in the case of the SHG movement, has been supportive, so the movement is less radical but widespread. The vacuum left behind by the century-old cooperative movement in Odisha, paved the way towards creating a conducive political opportunity structure for SHG movement.

It is noteworthy that co-operative institutions have played a prominent role in promotion and credit linkage of SHGs in general and women SHGs in particular. In the year 2007–2008, 52,863 SHGs have been promoted with a low cost deposit mobilisation of Rs.56.55 crores and credit linkages to the extent of Rs.72.73 crores. Of these SHGs, as many as 48,712 women SHGs have been promoted with the mobilisation of deposits to the extent of Rs.25.43 crores and credit linkages of Rs.70.11 crores.

In some northern States, such as Madhya Pradesh, Uttar Pradesh, etc., the *cultural opportunity structure* is not supportive to the movement, so the movement could not flourish there. In southern and eastern States of India, like Odisha, the cultural opportunity structure is very supportive to the movement. These states, therefore, have experienced incredible growth in women SHGs. Cultural structure, here, refers to the existence of strong patriarchy that restricted the women to go out and take initiatives to form SHGs and maintain linkages with officials. In the southern States, the position of women is somewhat better as the grip of patriarchy is comparatively less. It is perceived to be so, because the southern linguistic groups practice cross-cousin marriage where the bride comes from within the extended kinship network. The cross-cousin marriage system offers more security and freedom to women. This cul-

tural opportunity structure in the southern States as well as southern districts of Odisha such as Ganjam and Gajapati (practicing cross-cousin marriage), helps the women formulate and maintain SHGs in a better way.

8 New Trends in the SHG Movement in Odisha

Since 2001, the year of inception of Mission Shakti by the Government of Odisha, the task of formation of SHGs has been accelerated. The number of SHGs grew continuously at a rate of more than 20,000 per year except for the year 2004–2005. The slow growth of SHG formation in 2004–2005 may be attributed to the exceptionally high growth of SHGs in the previous year (2003–2004). The year 2004 witnessed the 13th Odisha assembly election. As an election strategy, the ruling party accelerated the growth of the number of SHGs to obtain the support of the populace through the development agenda. This strategy, coupled with other strategies, ensured the ruling party a massive electoral win.

The trend of growth of SHGs, however, got disrupted after 2010. The growth rate has slowed down considerably to a meagre 1,427 SHGs being added in the year 2013–2014 (until February 2014). This may be due to various reasons. Firstly, the formulation of SHGs has reached saturation point where further inclusion of women into the movement is difficult. SHGs also operate within the constraints of a specific age group, that is mostly aged 20 to 50 years, a particular socio-economic background that by-and-large excludes rural women from the poorest of the poor, upper-middle and upper-class families, and occupational groups that mostly excludes regularly employed (in any sector) women. The number of members until February 2014 was 4,072,052. Considering the above constraints, this number is noteworthy. Secondly, there is a change in the system of governance of the SHG movement in Odisha. Previously Mission Shakti was the sole nodal agency promoting SHGs in the state, with the help of Mahila Vikas Samavaya Nigama and Integrated Child Development Programme. The introduction of TRIPTI in the year 2010 and Odisha Livelihood Mission in 2013, as additional structures for livelihood promotion created some confusion about the jurisdiction of the different programmes, reducing the possibility of promoting SHGs.

Gradually, the political agenda of the ruling party has entered into the movement. The ethnographic account from the fieldwork suggests that the ruling party is trying to mobilize political support from SHG members during elections. Since SHG members are obliged for the support they receive from Mission Shakti and its agencies, it becomes easier for the political leaders to do so. The

objectives of the movement are still pertinent to the time and spatial dimension of Odisha. Thus, the movement is continuing and is in the stage of growth and consolidation, although it is about to reach saturation.

9 Conclusion

The paper attempted to analyse the emergence and development of the SHG system from a social movement perspective with the help of the resource mobilisation theory. Consistent with the assumptions of RMT, it is observed that there was always enough discontent among the socio-economically underprivileged class of India in terms of a lack of access to formal financial institutions and financial services, such as savings, credit, and insurance. They were also deprived of the socio-economic and political benefits from government schemes and government machinery, mainly due to the lack of social and cultural capital. They were not aware of these deprivations and, therefore, never developed the generalised belief that these deprivations could be ameliorated. However, NGOs like MYRADA in the beginning and government organisations like NABARD and Mission Shakti in the latter stages acted as issue entrepreneurs and made the deprived mass aware of their own deprivation. They also created among them a generalised belief regarding the amelioration of their deprivation by availing for the aggrieved mass a mechanism and a platform to generate the required social capital, adopting a group approach. Gradually more and more NGOs joined hands to act as SMOs and a large number of deprived mass were mobilised following a self-help, mutual aid, and co-operative approach to formulate a large number of SHGs. Being convinced of the potential of the movement, government organisations joined hands with NGOs and scaled up the movement by mobilising all kinds of required resources. The financial resources were mobilised from the participants in terms of thrift, from existing banks as loans, and from ministries (departments of Women and Child Development and Mission Shakti, and Panchayati Raj) which is primarily invested in promoting the groups, imparting capacity building training to the SHG members and providing the SHG a revolving fund. Professional resources were also mobilised from among the potential beneficiaries. The organisational resources were provided by NGOs (e.g., DHAN, PRADAN, Vikalpa Vikas, BISWA, etc.), government organisations such as Mission Shakti (through MVSN and ICDS), OLM, TRIPTI, etc., and the SHG Federations. The mass media (e.g., Akasvani Cuttack, Puri, Raurkela, etc.), television channels (e.g., OTV, DD6, etc.), and the print media (e.g., *Shakti Samachar*, local newspapers, etc.) were all used as media resources. Mobilising the involvement of mil-

lions of women through more than 300,000 SHGs, thousands of NGOs, MFIs, and bank branches reflects the intensity of the SHG movement. Due to supportive cultural and political opportunity structures, the movement could quickly become widespread. The movement went a long way in damaging the triple ceiling of gender, poverty, and, to some extent, caste by: (a) making the previously inaccessible formal financial institutions accessible to poor women helping in financial inclusion, (b) improving women's domestic decision-making power, (c) enhancing women's social capital through the network of SHGs with banks, government officials, and political parties, and, more importantly, (d) instilling in the women a sense of fulfilment, self-confidence, and self-esteem as they continue their economic, social, and political contributions towards their family, community, and society.

However, the Government of Odisha started to exert more control over the movement. The government even included this programme in one of the ministries and renamed the ministry as the Department of Women and Child Development and Mission Shakti. Gradually, the movement has been converted into a popular government programme. The government is now utilising the movement to gain political mileage by posing it as a success story, infusing more financial resources into it, and mobilising the women members for political support by invoking a sense of loyalty. The phenomenon began as a rigorous social movement, went on to be thoroughly supported by the cultural and political opportunity structures, and ended up being a popular government programme. Many social movements, of course, face the same fate and end up as political parties or government programmes. It will be, therefore, safe to assume that it is a hybrid of a social movement and a government programme, instead of being purely either of these.

The study revisits the established social movement theories and adds the analysis of new kinds of social movement organisations. We propose that a movement is not necessarily against the establishment. There can be establishment-supported successful social movements. The study will inspire the future researchers to study other government-supported social movements trying to benefit the masses.

Acknowledgements

The authors gratefully acknowledge the helpful comments received from Dr. Rabindra Kumar Mohanty (Professor of Sociology, Department of Sociology, Mizoram University, India) on an earlier version of this paper. The authors further acknowledge the constructive comments received from the anonymous reviewers and the editor.

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