
*A Consultative Study on
Synergy between
Panchayati Raj Institutions
and Self Help Groups*

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Addressing Hunger Empowerment And Development

Foreword

The subject of SHG-PRI synergy has emerged as an extremely important area of focus given the present thrust of development activities. Local Self Government Institutions have been given a pivotal role in poverty alleviation and Self Help Groups are being perceived as the “building blocks of development at the neighbourhood level.”

A seminal study which describes in detail the status of present linkages has been completed by the State Institute of Panchayats and Rural Development, West Bengal titled “Self Help Groups and Gram Panchayat linkage in West Bengal,” a summary of which has been included here.

However, a consensus on the way forward is fraught with subjective views on the role of Self Help Groups, where they are perceived by some as neighbourhood substructures of a broader vision of local self government based on open direct participative democracy and by others as a civil society institution which can engage representative ‘government’ to be responsible, accountable and efficient in delivering various services to its citizens including self help groups within its jurisdiction

What has been attempted here is to delineate a few of the key issues related to SHG-PRI synergy which have formed the basis of a consultative process of various stakeholders including promoting institutions such as NGOs, government departments & executive functionaries, Banks, etc., Local Self Government Institutions, Self Help Groups and poor families who are the focus of poverty alleviation efforts.

As is apparent it would seem difficult to evolve a common vision but an attempt has been made to forge a middle path on the way forward which draws on a decade of practical field experience

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1 Introduction

1.1 Panchayati Raj after the 73rd Amendment

- 1.1.1 The recent past has seen the emergence of Local Self Government Institutions being promoted as the principal proactive stakeholder in development processes as the same had been enshrined by necessary changes in India's constitution as a result of the 73rd Amendment. In West Bengal, Local Self Government (*Panchayati Raj*) has been entrusted with the responsibility to implement various development programmes for which they are only now being equipped with in terms of resources, experience and capacity. There has also been a major initiative in West Bengal to institutionalise more deeper and penetrative structures at the village level of Village Councils [*Gram Unnayan Samitis* (GUS)] along with the now obligatory five narrow focus local government [*Gram Panchayat* (GP)] Standing Committees on specific issues and sectors including Children's and Women's issues (*Nari O Shisu Upa Samity*) which are to have a separate plan and budgetary allocation. This has created an opportunity for communities and particularly the poor and marginalised to address their needs through the institutions and processes of Local Self Government in planning and implementing initiatives. It is in this context that Local Self Government (Panchayati Raj) institutions and processes at the local level are at the same time the structure that communities use to fulfil their aspirations but also a tier of self governance responsible for ensuring basic services and entitlements.
- 1.1.2 However, what is undoubtedly necessary is to build up the capacity of PRIs to achieve these envisaged roles. Towards this end the 11th plan has laid special emphasis the role of civil society organisations in strengthening the capacity of PRIs.

" 6.3(c) Civil Society Organisations

The role of civil society organisations in strengthening the capacity of PRIs has been favourably commented upon above. In addition to capacity building, many CSOs have a proven track record of implementing programmes at the grass roots level and they have shown impressive results in this area. Recognising this experience, the 11 th Plan should aim at encouraging partnerships between CSOs and PRIs which also extend to joint implementation. The choice of CSOs for this purpose must of course be left to the PRIs but the guidelines for government

programmes, both central and state government programmes, should allow room for such participation. However, such decentralisation of responsibilities of implementation and agency choice will put premium on other forms of responsibility at higher tiers of government, the most important of which is monitoring and evaluation. The central government will shortly announce a policy for the voluntary sector which will recognise the enormous positive contribution which the sector can make in the development process. State governments should consider a similar initiative. "

1.1.3 In the national context the National Development Council recommended a further amendment to Article 243 G of the constitution to make it **mandatory** to devolve funds, functions and functionaries to Panchayats on 11 core areas including "*poverty alleviation programmes*" and "*maintenance of community assets*". This is in addition to amending Article 243 (ZD) to provide an overarching role to local self-government in planning and implementation of development works. The stated objective being "*to evolve a framework for preparation and projectisation of local plans that reflect needs and aspiration of people so that development process becomes a people's movement*"

1.1.4 In this context of a broader vision of local self government based on open direct participative democracy Self Help Groups are being perceived by many as neighbourhood substructures who are an integral part of the institutions and processes of local self governance that communities use to fulfil their aspirations for ensuring basic services and entitlements rather than purely as a civil society institution which can engage representative 'government' to be responsible, accountable and efficient in delivering various services to its citizens including self help groups within its jurisdiction

1.2 The Self Help Group movement

1.2.1 Since the independence of India, the government has been making a concerted effort for decades to ensure economic and social empowerment of the marginalized, and underprivileged section of the rural milieu, especially women of poor families through initiating and implementing various poverty alleviation programmes. With this in mind the Integrated Rural Development Programme (IRDP), a massive poverty alleviation programme was launched in 1980. Despite all these efforts a large section of the marginalised particularly the needs of women could not be addressed within the existing framework of state and central

sponsored development programmes. To rectify this imbalance the Development of Women and Children in Rural Areas (DWCRA) was launched as a sub-scheme of IRDP in 1983—84 to strengthen the economic base of poor women through a group approach, collective action and convergence of services. Up to March 1999 when it was merged with SGSY, more than 10,000 women groups had been formed with a membership of more than 1, 40,000 poor women.

- 1.2.2 Previous experiences of poverty alleviation programmes, however, had confirmed that mere provision of credit for creating assets is not sufficient and cannot foster self-employment in the absence of close facilitation, organization building and micro finance development support. DWCRA advocated a broader perspective, which looked upon poverty as the outcome of multiple deprivation of a large section of underprivileged not only from an economic standpoint but also from effective participation in the process of decentralized decision-making exercises.
- 1.2.3 In India, the Self Help Group (SHG) concept was developed by Mysore Resettlement and Development Agency (MYRADA) in the late 1980s with their project on 'Saving and Credit management of self help groups' funded by National Bank for Agricultural and Rural Development (NABARD). At present NABARD has been accorded responsibility by government to implement and fund microfinance programmes and promote self help groups. The microfinance programme started by NABARD in 1992 has made rapid progress in recent years.
- 1.2.4 The domain of microfinance in India has been dominated by self help groups (SHGs) bank linkage programme for over a decade now. SHG bank linkage programme, introduced and facilitated by NABARD is being implemented by more than 8,000 branches of 18 commercial banks, 196 PRB and 316 cooperative banks in all districts in India. (Source: Economic Spectrum, April 2006).
- 1.2.5 The emergence and rapid multiplication of Self Help Groups (SHGs) based on micro credit is a phenomenon that is gaining increasing importance in the development scenario. Today there are over five million bank linked SHGs in the country. Nearly 80% of the groups are women only groups. (Source: *Status of Micro Finance in India 2007- 08, Nabard*)

Table 2.1 Present Status of Bank Linked SHGs in India as of 31st March 2008

(Amount in Rs.crore)

Name of the Agency	Total Savings of SHGs in the Banks as on 31 March 2008		Out of Total under SGSY & other sponsored schemes		Out of Total Exclusive Women SHGs	
	No. of SHGs	Amount of Savings	No. of SHGs	Amount of Savings	No. of SHGs	Amount of Savings
Commercial Banks	28,10,750	2,07,773.45	7,65,775	52,702.07	22,38,228	1,71,186.85
Regional Rural Banks	13,86,838	1,16,648.83	3,57,004	21,083.45	11,79,138	1,02,942.46
Co-operative Banks	8,12,206	54,116.67	80,291	7,165.71	5,68,727	36,735.83
Total	50,09,994	3,78,538.94	12,03,070	80,951.23	39,86,093	3,10,865.13

Source: Status of Micro Finance in India 2007- 08 (Nabard)

1.2.6 SHGs have been viewed by the State as a strategy for both women's empowerment as well as poverty reduction. SHGs are increasingly becoming a conduit for routing a wide range of government sponsored development schemes. NGOs have also increasingly been adopting SHGs as a strategy to bring women together, at a faster pace and larger scale than any other collective building processes adopted by them earlier. A number of powerful players, like MFIs, NGOs, corporations and donors, all have a significant and growing interest in the SHG phenomenon, which centres around poor women.

1.2.7 The SHG concept has doubtless been successful in achieving social empowerment of women and to some extent benefited poor families economically through access to institutional credit. SHGs have also enhanced equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The linkage with banks have no doubt been extremely helpful and enabling where SHGs are involved in income generating activities

1.3 Advent of SGSY programme and its poverty alleviation focus

1.3.1 In April 1999, the Government of India launched the Swarnajayanti Gram Swarozgar Yojana (SGSY) to rectify the lack of social intermediation, absence of desired linkages among programmes and the lack of focus of substantive issues of sustainable income generation as had been observed in earlier self - employment

programmes. This was conceived by the Ministry as a holistic programme covering all aspects of self employment such as organising the poor into self help groups (SHGs), training, credit, technology, infrastructure and marketing (SGSY Guidelines,2003).

- 1.3.2 The launching of Swarna Jayanti Gram Swarojgar Yojna (SGSY) in the year 1999 was significant, as this centrally sponsored poverty alleviation programme was designed keeping women and institution building as its focus. The objective of SGSY was to bring the assisted poor families above the poverty line by providing them income-generating assets through a mix of bank credit and governmental subsidy. The programme aimed at establishing a large number of micro-enterprises in rural areas based on ability of the poor and the potential of the area they lived in. The salient features of SGSY were i) Formation of Self Help Group through a process of social mobilization. ii) Capacity building of the group members through training and other supports. iii) Financial support in the form of revolving fund and term loan. iv) Infrastructure support to meet critical gaps. v) Marketing support to the group members for expansion of access to market. vi) Linkage with other Government programmes. SGSY was unique in the sense that being a major poverty alleviation programme central focus has been given entirely on the group mode of functioning by the beneficiaries. Till 31st March 2008, 187,560 SGSY groups have been formed throughout the country.

2 Status of SHG – PRI linkages in West Bengal

2.1 Status of the Self Help Group movement in West Bengal

2.1.1 Presented below is the status of SHGs with bank linkages in West Bengal as of 31st March 2008 as compiled by NABARD. It is evident that while the total number of rural households is only about 120,00,000, SHG members number 54,38,328 in 5,22,201 groups of which 4,31,179 are exclusively women' groups

Table 3.1 Present Status of Bank Linked SHGs in West Bengal as of 31st March 2008

Source: Status of Micro Finance in India 2007- 08 (Nabard) (Amounts in Rs. Lakh)

		Commercial Banks	Regional Rural Banks	Cooperative Banks	TOTAL
Total Savings of SHGs in the Bank	<i>No. of SHGs</i>	237,082	129,718	155,401	522,201
	<i>Number of Members</i>	2,689,913	1,448,796	1,299,619	5,438,328
	<i>Amount of Savings</i>	10,925.89	25,938.52	9,684.78	46,549
Out of Total - under SGSY & other sponsored schemes	<i>No. of SHGs</i>	138,704	48,856		187,560
	<i>Number of Members</i>	1,493,378	537,806		2,031,184
	<i>Amount of Savings</i>	6,894.40	2,687.14		9,582
Out of Total SHGs – Exclusive Women SHGs	<i>No. of SHGs</i>	179,540	117,994	133,645	431,179
	<i>Number of Members</i>	2,133,404	1,303,626	1,192,917	4,629,947
	<i>Amount of Savings</i>	9,319.71	23,172.01	8,328.91	40,821

2.1.2 Not included in these numbers are SHGs which are not linked with banks as is the case with some NGOs or those that are yet to be linked with banks. The

quantitative growth is phenomenal though their role in alleviating poverty is yet to be fully realised

2.2 Summary of Study on SHG – PRI linkages in West Bengal

- 2.2.1 It is evident that the Government has taken various positive steps to build linkages and synergy by assigning to the Gram Panchayats the role of nurturing SHGs and making provision for and extending financial support to the monitoring team at Gram Panchayats. Involving all SHGs irrespective of the promoting and supporting agencies under federated structures promoted by the government. Extending capacity building support to SHGs irrespective of their promoting and supporting agencies. Engaging SHGs in various development programmes irrespective of the promoting and supporting agencies. Encouraging representation of SHGs in Upa Samitis and making representation mandatory in Gram Unnayan Samitis to encourage organic linkage of SHGs with Gram Panchayats. Framing rules for engaging SHGs in wage employment and social development programmes. Framing rules for registration of SHG as member of cooperative societies etc.
- 2.2.2 In spite of the predominant role played by SHGs in bringing about change in the social and economic status of poor families in the village as a whole, their contribution in the functioning of local government is still unrealized and except for a few cases they are found not to be in a position to influence decisions and actions in general. The linkages between Gram Panchayats and SHGs have only increased due to the particular methodology the Government has adopted to support group members, where support is usually routed through Gram Panchayats. A significant section of the SHG members and leaders surveyed were dissatisfied with the performance of the Gram Panchayats in this regard
- 2.2.3 The study reveals that there is a section among the SHGs studied with whom the linkage of Gram Panchayat is feeble. Formal linkage is comparatively in a better state in the case of SGSY groups where there is a compulsion for the Gram Panchayats to be associated with the process of support delivery including financial assistance to the groups. In case of non-SGSY Self Help Groups there is usually no such compulsion for the Gram Panchayats. Among others, political prejudice has been revealed as strong factors in weakening the relationship between the two.

- 2.2.4 The significance of the Gram Sansad and the possible role of SHG members in the meeting are observed as having not been realized by the maximum number of SHG leaders and members studied for the purpose. Gram Panchayats, excepting few cases, usually do not take any attempt to ensure participation, especially of women members in the Sansad meeting. Situation appears to be disappointing in respect of verbal participation. Almost in half of the cases, situation was not found to be favourable by the members to speak out or ventilate their proposals or demands. On the other hand, it has been found that education on the panchayat system has helped a small section of group members to realize their role in enhancing the effectiveness and quality of the meeting.
- 2.2.5 The inclusion of SHG members in Gram Unnayan Samity, the executive committee of Gram Sansad has been made following the rule framed on the change of the West Bengal Panchayat Act 1973, but in practice, the committee is found to be less committed to the concern of the SHGs. There are very few cases where the attachment of the Gram Unnayan Samiti has been made possible under close supervision of NGOs. Inclusion of cluster leaders in Gram Panchayat Upa-Samitis, which have been made compulsory, has hardly been followed by the Gram Panchayats. The performance of Upa-Samitis in respect of addressing the concern of the SHGs was found to be dismal.
- 2.2.6 Apart from few cases, Gram Panchayats show little originality in providing need-based support to SHG members particularly for financial management and livelihood management. Gram Panchayats are still confined to managing the programmes designed by the Government especially the cases of SGSY assisted groups rather than coordinating the SHGs irrespective of their facilitating agencies. On the other hand, Gram Panchayats consider the SHG mode as the best way to implement Government programmes and treat them as helping hands instead of harnessing their potentiality in framing vision, determining its focus, task planning and execution of the agenda taken.
- 2.2.7 A significant section of SHGs declined to recognize any assistance from the Gram Panchayats. They, however, felt marginalized from the services provided by the Gram Panchayats and the indifference and insincerity of the body towards the poor or less privileged are held to be responsible. Gram Panchayats has been found to be more keen, competent and innovative in involving SHG members in implementing Government programmes especially where this kind of involvement has been instructed (NREG, Mid-day meals, pulse polio) rather than incorporating

their collective strength and judgment in enriching the decisions and functioning in addressing local issues, local problems and utilizing local resources.

2.2.8 An important observation was that where SHGs as well as Gram Panchayats are equally nurtured, both of them can gain efficiency to initiate development action keeping the local context and concern in the focus. This has emerged in very few pockets with the intermediation of non-government support. The strain in relationship so far observed, appears to be due to an information gap and poor or incomplete facilitation technique.

2.2.9 Following areas have been broadly categorized where essential linkage can be developed: Income and asset generation in the locality, addressing poverty and food security through Natural resource management and sustainability of development initiatives, Public health and hygiene, Education of children, crisis and disaster management and maintenance and management of resources - existing and newly generated.

2.2.10 Recommendations which emerged as a result of the study included;

- Strengthening SHGs as primary social groups and ensuring the role of Gram Panchayats by all promoting agencies.
- Exploring or utilizing the services of non-government organizations or technical institutions for supporting SHGs and Gram Panchayats.
- Creation of para-professionals and redesigning capacity building support for both Gram Panchayats & SHGs, government officials, CSOs with a thrust on expansion of livelihood opportunity and a appropriate communication mechanism for effective dissemination of information.
- A Special package for the ultra poor or distressed section has also been recommended

2.3 Comparison with the Kudumbasree initiative in Kerala

2.3.1 Kudumbashree is a multi faceted women based participatory poverty eradication programme jointly initiated by Government of Kerala in 1998 with the active support of Government of India and NABARD for wiping out absolute poverty. The project is implemented through Local Self Governments empowered by the 73rd and 74th Constitutional amendments. It was scaled up from two UNICEF assisted

initiatives in Alappuzha Municipality (UBSP) and Malappuram district (CBNP). It is implemented by Community Based Organizations (CBOs) of poor women in co-operation with Panchayati Raj Institutions.

2.3.2 The mission of Kudumbashree is to eradicate absolute poverty in ten years through concerted community action under the leadership of Local Governments, by facilitating organisations of the poor and combining self help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestation of poverty holistically. The slogan of the Mission is “Reaching out to families through Women and reaching out to community through Families”.

2.3.3 'Kudumbashree' envisages prosperity of the economically backward families in the state with multiple programmes that will provide them information, create awareness, build up their capability and capacity, enhance their confidence and show them opportunity for better social security and empower them physically, socially, economically and politically. The programme has played an important role in social and economic empowerment of women in the state. The programme, running under the panchayat department, has given women a leadership role in planning and development in the villages. In its more than decade old history, Kudumbashree has received national and international acclaim and emerged as a model of women's empowerment and decentralized governance.

2.3.4 However, the reality is a successful and strong robust departmental run Kudumbasree SHG movement into which there has been an effort to integrate Gram Panchayats and other Panchayat tiers by adequate representation of Panchayat representatives

2.3.5 The effort in West Bengal on the other hand weak as it may be at present in some facets is to ensure the Gram Panchayat's primary ownership and to integrate SHGs and their structures into the institutions and processes of Local Self Governance whose boundaries extend beyond representative government and find strength in a broader vision of open participative democracy that Panchayati Raj was envisioned to be.

2.4 Comparison with the Indira Kranti Patham model in Andhra Pradesh

2.4.1 The SHG movement promoted through the Indira Kranti Patham Yojana by Society for Elimination of Rural Poverty (SERP) in Andhra Pradesh is very active in improving the livelihoods and quality of life of all the rural poor families in all the

22 rural districts of Andhra Pradesh. All households below the poverty line, starting from the poorest of the poor are the target group of Indira Kranthi Patham.

2.4.2 In addition to their thrift and credit activities, these SHGs are working effectively under the Panchayati Raj system for distribution of social security pensions and insurance schemes, wage labour under NREGS, food security credit by supplying good quality essential commodities at lower price in lean agricultural season, dairy intervention, facilitating the poorest of the poor households in rural areas to purchase productive and ready to use land with assured irrigation. They are also providing job opportunities to rural youth and managing fair price shops. Community Managed Sustainable Agriculture (CMSA) to support the poor farmers to adopt sustainable agriculture practices to reduce the costs of cultivation and increase net incomes. Enabling Collective Marketing to minimize the cost of inputs to the rural poor farmers and offer remunerative prices for their produce.

2.4.3 The success of the effort has and continues to depend in large measure on external support of funding agencies and SHGs as collective citizens are used by local government for implementation of various state schemes and benefits but have as yet only had a marginal role in Local Self Governance's primary role of *"preparing and projectising local plans that reflect needs and aspiration of people so that development process becomes a people's movement"*

3 Contextual Issues related to SHG – PRI Synergy

3.1 Objectives of present study

- 3.1.1 The status of SHG - PRI linkages in West Bengal has been well documented by the exhaustive study on “Self Help Groups and Gram Panchayat linkages in West Bengal,” by the State Institute of Panchayats and Rural Development, West Bengal a summary of which has been provided above
- 3.1.2 As the SHG movement in West Bengal is almost a decade old with the above mentioned thorough study of existing SHG-PRI linkages available it was decided to add value to the work done by drawing on the emphatic understanding of stakeholders at various levels to indicate the way forward with regard to synergy of Self Help Groups & Panchayati Raj Institutions.
- 3.1.3 What is attempted here is to build on this understanding and through a wide as possible process of consultation evolve a common strategic vision on how Self Help Groups & Panchayati Raj Institutions could work synergistically.
- 3.1.4 An effort has also been made to re-examine the often alleged exclusion of the food insecure poor from the institutions and processes of the Self Help Group movement which has important implications on its assumed enabling role in poverty alleviation

3.2 Methodology

- 3.2.1 For the purpose of the consultative study some of the key issues related to SHG-PRI synergy, were identified as described below and a consultative process was undertaken using the consultative form attached as Annexure III. This consultative process was undertaken at the State level, District level, Block level, Gram panchayat level and also at the community level where Focused Group discussions were undertaken with women including those belonging to Self Help groups. Stakeholders consulted were senior government functionaries, village level executive functionaries, NGOs at various levels, PRI elected representatives and rural communities and the Self Help Groups themselves. A list of people consulted is included as Annexure IV
- 3.2.2 One of the objectives of public provisioning for promoting and facilitating SHGs has been their role in poverty alleviation. While responses of those likely to have

an emphatic understanding of the field level reality in this regard was taken, a survey of was also conducted of 250 highly food insecure families to determine their participation in SHGs and the benefits that they have derived from it and the way they would like to see things develop

- 3.2.3 The sample group was identified by homing into the most food insecure district in West Bengal, namely Cooch Behar (Table 4.1). Cooch Behar I block within it which boasts a very high proportion of food insecure families and therein targeting the Gram Panchayat of Putimari Fuleshwari which records one of the highest proportion of food insecure families in the district and therefore appropriate in the context of poverty alleviation. The sample covers all the food insecure families in Sansad XI which had the maximum number of respondents in the National Rural Household Survey stating that they often have to do without even one square meal a day, namely 72%. The survey form used in this regard is included as Annexure III.
- 3.2.4 A separate survey of group leaders of 106 Self Help Groups in Putimari Fuleshwari Gram Panchayat was also undertaken to determine their status and responses in a more structured manner. (Annexure II)
- 3.2.5 As the survey work of food insecure families was undertaken in Cooch Behar district determined in the manner described above the District level, Block level and Gram Panchayat level consultative process was also undertaken in the respective block and Gram panchayat including the contiguous Gram Panchayat of Patchhara which boasts a similar level of dire food insecurity

3.3 Issues framed for consultative process and summary of stake holder responses

- 3.3.1 Discussed below are some of the issues which relate to SHG-PRI synergy that have been focussed on and the stakeholder responses to them. An effort was made to target a state level tier which influence policy, which included both government officials and heads of various large CSOs who influence the strategy of the movement and also a rural tier of elected representatives, executive functionaries, small field level NGOs and others involved in the SHG movement at the field level. A few issues were also raised as part of the family survey of 232 food insecure families in Sansad IX of Putimari Fuleshwari Gram Panchayat and also 106 group leaders in that Gram Panchayat

Underlying vision on the role of Self Help Groups

- 3.3.2 Whether there is a consensus with the view that SHGs are essentially an informal unit of co-operation at the neighbourhood level and should be allowed to develop as such naturally.
- 3.3.2.1.1 Of the total stakeholders that responded 97.05% were in consensus with the view whereas only 2.94% disagreed.
- 3.3.3 If SHGs should be seen as a womens institution rather than as a neighbourhood group of families represented by women.
- 3.3.3.1 52.63% of the state level tier subscribed to the view that SHGs should be seen as neighbourhood group of families represented by women. However, 100% of rural respondents believe that SHGs should be seen as womens institution
- 3.3.4 If SHGs are seen as;
- Primarily a vehicle for microfinance & credit
 - Primarily as a vehicle for women's empowerment & participation in various development issues
 - Primarily as a Neighbourhood Family Group which is a substructure of the Gram Unnayan Samiti & GP in local governance
- 3.3.4.1 Only 26.31% of the state level tier, see SHGs primarily as a vehicle for microfinance & credit, whereas none of the rural stakeholders saw them as such.
- 3.3.4.2 88.23% of all respondents see SHGs primarily as a vehicle for women's empowerment & participation in various development issues.
- 3.3.4.3 And only 14.70% of all respondents see SHGs primarily as a Neighbourhood Family Group which is a substructure of the Gram Unnayan Samiti & GP in local governance
- 3.3.5 Whether the multiplicity of roles has diluted their core objective
- 3.3.5.1 26.31% of the state level tier and 40% of rural respondents think that the multiplicity of roles has diluted their core objective.

- 3.3.6 What broader vision that underlies the strategy of policy makers and institutions that promote and facilitate SHGs, which though not mutually exclusive could be in conflict. That is whether SHGs should;
- Be facilitated to form their own multi-tiered structures so as to act as advocacy & pressure groups which will hold representative local government accountable as an institution outside local governance
 - Be integrated into a broader vision of participatory local self governance as one of the constituent structures of a more broad based Gram Panchayat tier
- 3.3.6.1 With regard to the broader vision that should underlie the strategy of policy makers there was an even split in both the State level and rural tier.
- 3.3.6.2 In our focused group discussion with women, all present wanted to see them as integral substructures of the Gram Panchayat acting together
- 3.3.6.3 Of the 92 extremely food insecure families 70.65% of families opined that SHGs should be integrated into a broader vision of participatory local self governance as one of the constituent structures of a more broad based Gram Panchayat tier and only 15.21% of families said that SHGs should be facilitated to form their own multi-tiered structures.
- 3.3.6.4 However, though 96% of group leaders responded that the help of the GP was essential for them to flourish and an even higher percentage wanted to participate much more in the activities of the Gram Panchayat, only 31% respondents saw themselves only as integral substructures of a broader vision of self governance while 75% had aspirations of having a separate identity and becoming powerful organisations
- 3.3.7 How stakeholders ranked the positive impact of the SHG movement in W.B.
- Its success in providing consumption credit
 - Its success as a vehicle for women's participation & empowerment
 - Its success in strengthening the livelihoods of the poor
 - Its role as part of local self governance at the grass root level
- 3.3.7.1 Over 60% of respondents ranked highest the success as a vehicle for women's participation & empowerment while 25% ranked highest the success in providing

consumption credit and an equal amount of about 6% ranked the other two highest

- 3.3.7.2 In the focussed group discussions savings and credit was cited as the main activity of groups and apart from consumption credit during periods of stress loans for agricultural activities were also taken
- 3.3.7.3 Among the poorest surveyed (92 extremely food insecure families) 75% took loans to meet crisis and emergencies, 20% for agriculture and 30% for other reasons. In comparison among the rest of the poor surveyed 68% took loans to meet crises and emergencies, 37% for agriculture, 3% for animal husbandry, 8% for businesses and 19% for other reasons.
- 3.3.7.4 In the responses of the group leaders 70% of members appear to have taken loans, 21% for coping with periods of stress, 58% for farming and 27% for business purposes.

Issue of exclusion, particularly of the poorest strata in Self Help Groups

- 3.3.8 Whether SHGs so far been able to cover the poorest strata of rural families?
- 3.3.8.1 63.15% of the state tier and 46.66% of rural respondents think that SHGs have not been able to cover the poorest strata of rural families, which reveals the fact that there is an emphatic understanding of many that exclusion of the poor is an important area of concern.
- 3.3.8.2 In our discussion with women they maintained that 75% of families did not have two square meals a day, They were of the view that most of the very poor and needy were not part of SHGs because of their inability to save. The savings rate often prescribed by SHGs was Rs. 30/-. This had prevented many of the poorest joining SHGs and had also been the reason why many had dropped off.
- 3.3.8.3 Out of the total 235 food insecure families, only 36% of the extremely food insecure families participated in the SHGs, whereas 48% of the others surveyed who are presently in a slightly better position in respect of food security, participated in SHGs. This indicates that poorer the families are the more they seem to be excluded from the SHGs. Even of those that had joined only 25% had responded that they had benefited by joining SHGs. The principal reason given for non participation of extremely food insecure families was inability to save (36%) while 6% said they had no idea about SHGs. Migration was quoted

by 7% of the slightly better off group while it was an issue to only 1% of the very poor. Family pressure was a reason for 1% of the all respondents and almost 4% said they were not welcome in SHGs.

3.3.8.4 Contrary to the findings of the family survey in one Sansad, only 20% of group leaders said that the poorest had not become group members while 76% claimed otherwise. That food insecurity was rampant even among group members was evident as group leaders responded that only 63% of their members had two square meals a day

3.3.9 As SHGs are becoming a principal vehicle for development initiatives, whether this has led to an exclusion of the poorest at the neighbourhood level?

3.3.9.1 50% of all respondents feel that the poorest at the neighbourhood level are excluded, as SHGs are becoming a principal vehicle for development initiatives.

3.3.10 Where many of the poorest families & destitute are finding it difficult to be part of the SHG movement, who are best placed to help these families?

- NGOs
- Gram Panchayats
- Government Department functionaries
- Gram Unnayan Samitis
- Self Help Groups of the neighbourhood

3.3.10.1 Of all respondents about 26% believe NGOs, 29% believe Gram Panchayats, 9% believes Government Department functionaries and 24% believes Gram Unnayan Samitis are the best to help these families. There is a vast difference in response regarding the Self Help Groups of the neighbourhood, where 52.63% of the state tier and only 20% of rural respondents considering them the best placed.

3.3.10.2 In our focussed group discussion when we posed the alternatives as to who would be best placed to address the needs of the poorest and near destitute, the unanimous opinion in both focussed group discussions was neighbourhood level SHGs who could quite easily take up such responsibilities if adequately supported by the Gram Panchayat

3.3.10.3 Among group leaders surveyed, 39% of groups leaders saw themselves as best placed while 54% said that the Gram Panchayat was the appropriate body, However, 95% of the group leaders said that they could shoulder the responsibilities of the excluded poor if help from the Gram Panchayat was forthcoming

3.3.11 Where SHGs are felt to be best placed to help the poorest families, whether there should be public provisioning from Gram Panchayats for SHGs to help such families in their neighbourhood?

3.3.11.1 70% of the state tier and 100% of rural respondents felt that there should be public provisioning from Gram Panchayats.

3.3.12 Being generally viewed as a womens movement, whether there is a lack of participation of men in development initiatives?

3.3.12.1 There is a contrast in the view of the state tier and rural respondents where 57.89% of state tier but only 33.33% of rural respondents were of the view that there is a lack of participation of men in development initiatives as it is generally viewed as womens movement.

3.3.13 As women oriented groups, whether SHGs suffer from gender biasness from various quarters?

3.3.13.1 52.94% of all respondents felt that SHGs suffer from gender biasness from various quarters as they are mainly women oriented groups.

3.3.14 However the responses of group leaders belie this where a majority of 64% of groups have not faced any gender bias in their interactions

Policy impediments and strategic constraints of promoting agencies

3.3.15 If the policy of bringing together poor families as SGSY groups need to be reformulated and the poor / BPL families targeted within SHGs which are in the mould of neighbourhood family groups

3.3.15.1 68.42% of the urban and 93.33% of the rural stakeholders are of the view that the policy of bringing together poor families as SGSY groups need to be reformulated and the poor / BPL families targeted within SHGs which are in the mould of neighbourhood family groups

- 3.3.15.2 While 57% of group leaders felt that groups were better formed drawing from BPL families 45% thought they should be formed from neighbourhood families irrespective of APL and BPL
- 3.3.16 If our strategy of homogeneity of economic status within SHGs;
- Work against the idea of them being Neighbourhood family groups
 - Deprive poor families of the leadership women of better off families may be able to provide to a group
- 3.3.16.1 31.57% of the state tier and 66.66% of rural respondents feel that our strategy of homogeneity of economic status within SHGs, work against the idea of them being Neighbourhood family groups and 52.63% of urban and 33.33% of rural stakeholders feel that our strategy of homogeneity of economic status within SHGs, deprive poor families of the leadership women of better off families may be able to provide to a group
- 3.3.17 Whether promoting agencies may be imposing multi-tiered structures on SHGs, for which they are not ready
- 3.3.17.1 68.42% of the state tier and 53.33% of rural respondents are of the view that promoting agencies may be imposing multi-tiered structures on SHGs, for which they are not ready. This shows that more than half the stakeholders in both the segment are not in favour of multi-tiered structures of SHGs.
- 3.3.18 What the response is to the thesis that the starting point of a peer learning and support structure for and of SHGs needs to be primarily encouraged at the Sansad level rather than the GP or block level.
- 3.3.18.1 91.17% of stakeholders had responded that the starting point of a peer learning and support structure for and of SHGs needs to be primarily encouraged at the Sansad level rather than the GP or block level.
- 3.3.18.2 However 62% group leaders thought the Sangha tier as the important one while 38% said that the Sansad tier was the more important
- 3.3.19 How respondents ranked non PRI promoting agencies as proactively encouraging SHG-PRI linkages?
- NGOs

- MFIs
- Co-operatives
- Nabard & Lead banks
- Non SGSY Clusters and Federations

- 3.3.20 While over 75% of all respondents ranked NGOs first as proactively encouraging SHG-PRI synergy, 36% ranked MFIs in fifth place followed by Non-SGSY clusters and federations who were ranked fifth by 27%
- 3.3.21 The role of lack of knowledge of PRIs, fear of losing ownership and exclusive hold over SHGs and fear of politicization as contributing factors behind this lack of proactive encouragement for the above stakeholders;
- 3.3.22 Lack of knowledge of PRIs, fear of losing ownership and exclusive hold over SHGs and fear of politicization were cited as reasons for NGOs by 26%, 38% & 53% respectively, 48% 59% & 26% for MFIs, 14%, 14% & 27% for Banks

Self Help groups and Local Self Governance

- 3.3.23 If respondents shared the view that unless all promoting agencies share the same vision on the role of local self governance in the SHG movement, synergy will be difficult to achieve
- 3.3.23.1 78.94% of the urban and comparatively a high percentage, 93.33% of rural stakeholders shared the view that unless all promoting agencies share the same vision on the role of local self governance in the SHG movement, synergy will be difficult to achieve
- 3.3.24 Whether women of self help groups in West Bengal sufficiently aware of local self governance processes?
- 3.3.24.1 60% of rural respondents were of the view that women of self help groups in West Bengal are sufficiently aware of local self governance processes whereas only 15.78% of the state tier were of the same view.
- 3.3.24.2 37% of group leaders claimed to know about the role and responsibilities of the Gram Panchayat, while 38% knew a little about it and 23% did not know anything at all, their acknowledged source of information being individuals and training in

equal measure, ~ 30% while 20% responded that their knowledge was from various media sources

3.3.25 If women of Self Help Groups are enthusiastic about local self governance

3.3.25.1 73.52% of all respondents think that women of Self Help Groups are enthusiastic about local self governance.

3.3.25.2 75% of group leaders claimed to have participated in various Panchayat initiatives and as many as 93% respondents claimed that their members attended Sansad meetings and as many as 70% had made suggestions for the Sansad plan. 90% responded that neighbourhood meetings to discuss various issues did in fact take place and 85% had participated in such discussions.

3.3.26 If respondents felt that the SHG movement in West Bengal has contributed to the strengthening of Local Self Governance.

3.3.26.1 68.42% of state tier and 86.66% of rural respondents felt that the SHG movement in West Bengal had contributed to the strengthening of Local Self Governance.

3.3.27 Whether presence of SHGs in an area increase the attendance of women in meetings of the Gram Sansad and Gram Sabha

3.3.27.1 88.23% of all respondents felt that the presence of SHGs in an area increase the attendance of women in meetings of the Gram Sansad and Gram Sabha.

3.3.27.2 In both focused group discussions many had attended the Gram Sansad meeting but only as passive listeners and there are no neighbourhood meetings to identify and prioritise common needs and works and subsequently implement them, something all the women thought they were quite capable of doing in their own way

3.3.27.3 The study reveals that 5.10% of extreme food insecure families participate in neighbourhood meetings, 1.70% families in Gram Unnayan Samiti meetings and 35.31% families in Gram Sansad meetings.

3.3.28 If there is a need to see the Gram Sansad and Gram Sabha meetings as a culmination of a process, rather than the process itself for SHGs to participate meaningfully

- 3.3.28.1 76.47% of all respondents felt that there is a need to see the Gram Sansad and Gram Sabha meetings as a culmination of a process, rather than the process itself for SHGs to participate meaningfully.
- 3.3.29 If the plans of all SHGs should be seen as a subset of plans of the neighbourhood and find place and support as part of the Gram Panchayat plan in the decentralized planning process of West Bengal?
- 3.3.29.1 Of all respondents 86.66% think that the plans of all SHGs should be seen as a subset of plans of the neighbourhood and find place and support as part of the Gram Panchayat plan in the decentralized planning process of West Bengal.
- 3.3.30 If with the strengthening and more effective functioning of Gram Unnayan Samitis, whether they will be the more appropriate structure where synergy between SHGs and Local Self governance could develop
- 3.3.30.1 82.35% of all respondents believe that Gram Unnayan Samitis will be the more appropriate structure where synergy between SHGs and Local Self governance could develop if Gram Unnayan Samitis are strengthened and function more effectively.
- 3.3.31 If implementing government programmes (pulse-polio, mid-day meal, NREGs, etc) amounts to real synergy of SHGs and PRIs
- 3.3.31.1 Only 57.89% of the state tier felt that implementing government programmes (pulse-polio, mid-day meal, NREGs, etc) amounted to real synergy of SHGs and PRIs.
- 3.3.32 Which role of PRIs will bring a more fruitful synergy between them and SHGs
- As implementing agencies of the government channelling schematic benefits
 - As autonomous broad based participatory institutions of local self governance
- 3.3.33 68.42% of the state tier and 40% of rural respondents said that PRIs will bring a more fruitful synergy between them and SHGs as autonomous broad based participatory institutions of local self governance whereas 21.05% of the state tier and 60% of rural respondents think that PRIs will bring a more fruitful synergy between them and SHGs as implementing agencies of the government channelling schematic benefits.

3.3.34 Stakeholder responses to the view that the Gram Panchayats see SHGs as parallel power centres often externally funded and controlled by NGOs?

3.3.34.1 57.89% of the state tier and a higher 66.66% of rural respondents subscribe to the view that the Gram Panchayats see SHGs as parallel power centres often externally funded and controlled by NGOs.

3.3.35 If the financial strength and autonomy of SHGs and their multi-tiered structures prove to be barriers in building strong and organic relationships with PRIs

3.3.35.1 Only 31.57% of the state tier and 13.33% of rural respondents feel that the financial strength and autonomy of SHGs and their multi-tiered structures prove to be barriers in building strong and organic relationships with PRIs

Capacity building, livelihood support and Communication

3.3.36 Whether Gram Panchayats should be responsible for strengthening all SHGs in their area to fulfil their various roles?

3.3.36.1 94.11% of all respondents feel that Gram Panchayats should be responsible for strengthening of all SHGs in their area to fulfil their various roles.

3.3.37 Whether Gram Panchayats have till now been felt to be indifferent to non-SGSY groups and whether the situation was improving?

3.3.37.1 Unfortunately 78.94% of the state tier and a lower 53.33% of rural stakeholders still believe that Gram Panchayats have been indifferent to non-SGSY groups, though 40% of them in the state tier and 50% of stakeholders felt that the situation was improving.

3.3.38 If SHG promoting agencies need to adopt a PRI-partnership approach so as to address the capacity of both SHGs & local self governance as an integral whole

3.3.38.1 88.23% of all respondents felt that the SHG promoting agencies needed to adopt a PRI-partnership approach so as to address the capacity of both SHGs & local self governance as an integral whole.

3.3.39 Whether there has been adequate responsive support provided by block level departments to SHGs for their livelihood initiatives

- 3.3.39.1 89.47% of the state tier and 53.33% of rural respondents said that there has not been adequate responsive support provided by block level departments to SHGs for their livelihood initiatives
- 3.3.39.2 However, contrary to expectations, 68% of group leaders responded that they had been able to interact with block level line departments and all contributed this to the facilitative role of the Gram Panchayat
- 3.3.40 If entrepreneurial rural youth need to assume the role of paraprofessionals to provide various services to SHGs, including those related to livelihoods, financial management, marketing, etc
- 3.3.40.1 94.11% of all respondents thought it important that entrepreneurial rural youth assume the role of paraprofessionals to provide various services to SHGs, including those related to livelihoods, financial management, marketing, etc
- 3.3.41 With the advent of net banking and mobile banking do you think that with time the purely financial & credit needs of SHGs and their families will be best served by mobile banking respondents (individuals or institutions)
- 3.3.41.1 52.63% of the state tier and surprisingly 73.33% of rural respondents think that with the advent of net banking and mobile banking, financial & credit needs of SHGs and their families will be best served by mobile banking respondents (individuals or institutions)
- 3.3.42 Which sector appears to provide the most scope of livelihood opportunities for SHGs and their members
- Natural Resource Management based initiatives
 - Non-farm opportunities
- 3.3.42.1 Of all respondents 67.64% said that Natural Resource Management based initiatives afforded most opportunities, while 29.41% said Non-farm opportunities appeared to provide the most scope of livelihood opportunities for SHGs and their members
- 3.3.43 Is access to Natural Resources better enabled with SHGs as a constituent substructure of local self governance

- 3.3.43.1 78.26% of all respondents believe that access to Natural Resources will be better enabled with SHGs as a constituent substructure of local self governance
- 3.3.44 If PRIs presently have the necessary capacity to fruitfully build synergy with SHGs of their area? If not, how this capacity may be best be developed;
- Event based training programmes
 - Partnerships with external agencies (government)
 - Partnerships with external agencies (non-government)
- 3.3.44.1 89.47% of the state tier but only 13.33% of rural respondents believe that the PRIs presently does not have the necessary capacity to fruitfully build synergy with SHGs of their area
- 3.3.44.2 Only 26.31% of all respondents believe that this capacity may be best developed by event based training programmes, 21.05% preferred partnerships with external agencies (government) and an overwhelming 78.94% believe capacity can best be developed with partnerships with external agencies (non-government)
- 3.3.44.3 Opinion seemed equally divided among group leaders on the mode of capacity building, where an equal number preferred hand holding support of an individual or an organisation and formal training sessions
- 3.3.45 How respondents ranked the following as the more appropriate medium of communication and dissemination of relevant information to SHGs
- GP monthly meetings
 - Paraprofessionals
 - Mass media
 - Block level executive functionaries
- 3.3.46 GP monthly meetings were ranked first by 65% of all respondents, with 53% ranking second the use of para-professionals, with mass media also seen by many as an appropriate source having been ranked first 18% and second 23%.

Politicisation and political space of women as a result of social empowerment

- 3.3.47 Whether the SHG movement has empowered women to enter the political space

- 3.3.47.1 84.21% of the state tier but only 53.33% of rural respondents think that the SHG movement has empowered women to enter the political space
- 3.3.47.2 Among group leaders opinion was divided equally divided on whether they now had access to greater political space, However, 9 group members were or had been members of the Gram Panchayat and 16 were members of the Gram Unnayan Samiti, 65 group members were in the Upa Sangha and 14 in the Sangha and 3 members belonged to a political party
- 3.3.48 Whether SHGs promoted by Gram Panchayats provide greater political space for women?
- 3.3.48.1 Of all respondents 57.89% of the state tier and 73.33% of rural respondents think that SHGs promoted by Gram Panchayats provide greater political space for women
- 3.3.49 If SHGs were perceived to becoming politicized and whether stakeholders felt it to be a welcome development
- 3.3.49.1 78.94% of the state tier, but only 40% of rural respondents think that SHGs are being politicized. 40% of the state tier and 33.33% of the rural respondents feel that it as a welcome development
- 3.3.50 If the political affiliation of GP leaders come in the way of SHGs which are seeking linkages with their Gram Panchayats
- 3.3.50.1 Of the state tier, 73.68% and 26.66% of rural respondents thought that the political affiliation of GP leaders come in the way of SHGs which are seeking linkages with their Gram Panchayats

4 Exclusion of the food insecure poor re-examined.

4.1 Context of Self Help Group status of the area under study

- 4.1.1 District wise data given in Table 4.1 reveal the highest level of food insecurity is in Cooch Behar district and it also provides an indication of the proportion of Total SHGs district wise, in comparison with the number of SGSY groups and rural households. Bearing in mind the more recent figures of over 500,000 SHGs and near about 180,000 SGSY groups (March 2008), it is evident that we are rapidly approaching a scenario where almost half the rural households are likely to have a member in a Self Help Group.
- 4.1.2 The Gram Panchayat of Putimari Fulewhari which was targeted for study boasts one of the worst food insecurity indicators in Cooch Behar district (RHS 2005) but at present has 191 SHGs of which about 15 are near defunct.
- 4.1.3 In all group leaders of 106 groups were available for interview in Putimari Phuleshwari including the 12 groups in Sansad IX where the family survey of the food insecure poor were carried out. 93% were SGSY groups with an average group size of 12 members of whom on the average 11 were from BPL families. 74% had been formed by the Panchayat and only 18% by NGOs. The groups were mature with an average age of 44 months with 86% having been graded
- 4.1.4 70% of members appear to have taken loans, 21% for coping with periods of stress, 58% for farming and 27% for business purposes.
- 4.1.5 90 % of group leaders responded that they take the help of the GP to do their work and the same proportion claimed to have engaged in social initiatives where the Panchayat had played a role.
- 4.1.6 37% claimed to know about the role and responsibilities of the Gram Panchayat, while 38% knew a little about it and 23% did not know anything at all, their acknowledged source of information being individuals and training in equal measure (~ 30%) while 20% responded that their knowledge was from various media sources.

Table 4.1 District wise Group formation & Food Insecurity status in West Bengal

District Name	SGSY Groups	Total SHGs	Total Rural Households	Less than one square meal per day for major part of the year	Normally, One square meal per day, but less than one square meal occasionally
HOWRAH	3,243	9,623	529,151	1.84%	7.09%
BURDWAN	10,514	26,186	1,067,053	2.54%	8.81%
DARJEELING	2,554	4,786	156,807	2.77%	13.86%
PURBA MEDINIPUR	12,572	30,178	734,108	2.91%	13.44%
BANKURA	6,940	19,821	597,513	2.99%	9.44%
HOOGHLY	3,312	25,013	785,924	3.47%	9.15%
24 PARAGANS SOUTH	8,937	29,339	820,360	3.92%	11.33%
MEDINIPUR WEST	18,695	28,530	821,694	3.94%	16.04%
MURSHIDABAD	7,900	24,468	422,456	4.08%	14.62%
BIRBHUM	8,173	18,624	652,419	4.48%	15.95%
MALDAH	9,053	18,599	658,187	5.13%	16.88%
24 PARGANAS (NORTH)	11,270	34,336	897,471	5.15%	16.84%
NADIA	6,356	31,192	862,478	5.22%	20.68%
DINAJPUR DAKSHIN	3,009	6,766	364,947	5.34%	19.52%
JALPAIGURI	14,044	24,830	625,061	5.40%	23.92%
DINAJPUR UTTAR	4,397	13,213	489,286	5.69%	17.56%
PURULIA	9,797	13,735	501,789	6.01%	19.13%
COOCHBEHAR	9,134	21,311	597,817	7.18%	32.90%
WEST BENGAL	1,49,900	3,80,547	11,584,521	4.30%	15.63%

(National Rural Household Survey 2005) MORD, Government of India, Census 2001 & Study of SHG & MF sector in West Bengal (CARE 2007)

- 4.1.7 75% claimed to have participated in various Panchayat initiatives and as many as 93% respondents claimed that their members attended Sansad meetings and as many as 70% had made suggestions for the Sansad plan. 90% responded that neighbourhood meetings to discuss various issues did in fact take place and 85% had participated in such discussions.
- 4.1.8 While a majority of 64% have not faced any gender bias in their interactions, opinion was divided equally on whether they now had access to greater political space
- 4.1.9 However, 9 group members were or had been members of the Gram Panchayat and 16 were members of the Gram Unnayan Samiti, 65 group members were in the Upa Sangha and 14 in the Sangha and 3 members belonged to a political party
- 4.1.10 Contrary to expectations, 68% responded that they had been able to interact with block level line departments and all contributed this to the facilitative role of the Gram Panchayat
- 4.1.11 Contrary to the findings of the family survey in one Sansad, only 20% said that the poorest have not become group members while 76% claimed otherwise. That food insecurity was rampant even among group members was evident as group leaders responded that only 63% of their members had two square meals a day
- 4.1.12 On who was best placed to address the excluded poor, 39% saw themselves as best placed while 54% said that the Gram Panchayat was the appropriate body, However, 95% of the group leaders said that they could shoulder the responsibilities of the excluded poor if help from the Gram Panchayat was forthcoming
- 4.1.13 While 57% felt that groups were better formed drawing from BPL families 45% thought they should be formed from neighbourhood families irrespective of APL and BPL
- 4.1.14 62% group leaders thought the Sangha tier as the important one while 38% said that the Sansad tier was the more important while only 8% valued the Block Maha Sangha

- 4.1.15 Opinion seemed equally divided on the mode of capacity building, where an equal number preferred hand holding support of an individual or an organisation and formal training sessions
- 4.1.16 On the role of Gram Panchayats, 96% responded that the help of the GP was essential for them to flourish and an even higher percentage wanted to participate much more in the activities of the Gram Panchayat. However, only 31% respondents saw themselves only as integral substructures of a broader vision of self governance while 75% had aspirations of having a separate identity and becoming powerful organisations

4.2 Focussed Group discussions

Putimari Fuleshwari Gram Panchayat

- 4.2.1 The focused group discussion in the most food insecure Sansad IX of Putimari Fuleshwari was carried out with 35 women 14 of whom belonged to SHGs
- 4.2.2 They maintained that 75% of families did not have two square meals a day and 50% of families had members who had to migrate in search of work. This is borne out by the responses of the family survey.
- 4.2.3 They were of the view that most of the very poor and needy were not part of SHGs. The standard savings prescribed for SHGs was Rs. 30/-. This had prevented many of the poorest joining SHGs and had also been the reason why many had dropped off.
- 4.2.4 The principal activity of SHGs was savings and credit and loans were given mainly to meet needs during periods of stress.
- 4.2.5 Many have attended the Gram Sansad meeting but only as passive listeners and there are no neighbourhood meetings to identify and prioritise common needs and works and subsequently implement them, something all the women thought they were quite capable of doing in their own way
- 4.2.6 Though SHG members were in the Gram Unnayan Samiti, it was presently not functioning because of political problems – no meetings had been held for the last two years

- 4.2.7 Opinion was equally divided on the role of SHGs in relation to Gram Panchayats. Many wanted to see them as integral substructures of the Gram Panchayat while others saw merit in building powerful apex structures which would cater to the needs of SHGs
- 4.2.8 When posed the alternatives as to who would be best placed to address the needs of the poorest and near destitute, the unanimous opinion was neighbourhood level SHGs who could quite easily take up such responsibilities if adequately supported by the Gram Panchayat

Patchara Gram Panchayat

- 4.2.9 The discussion was carried out with over 40 women of Sansad XII of the Gram Panchayat
- 4.2.10 In their opinion too, their sansad had at least 25% who had difficulty sometimes in having even one meal a day, while a considerably more 40% would find it difficult to ensure themselves two square meals all year round.
- 4.2.11 Reasons given were the lack of land and adequate farming activity where the landless could find work.
- 4.2.12 Only eight were members of SHGs of which there were 8 in their sansad and 80 in the Gram Panchayat and the reasons for non participation were the same, namely the inability to save regularly
- 4.2.13 Savings and credit was the main activity of groups and apart from consumption credit during periods of stress loans for agricultural activities were also taken
- 4.2.14 When posed the alternatives as to who would be best placed to address the needs of the poorest and near destitute, the unanimous opinion was that needed to be a joint effort of the Gram Panchayat and SHG neighbourhood level SHGs who could quite easily take up such responsibilities if of the neighbourhood
- 4.2.15 On the role of SHGs in relation to Gram Panchayats, all present wanted to see them as integral substructures of the Gram Panchayat acting together
- 4.2.16 While most had attended Gram Sansad meetings, neighbourhood meetings of the Gram Unnayan Samiti were not held though they too felt that given resources they could plan, prioritise works and implement them if given the opportunity

4.3 Family survey of the food insecure poor

- 4.3.1 A comprehensive study was conducted in Sansad IX of Putimari Fuleshwari Gram Panchayat, where 242 food insecure families as identified by RHS data were surveyed. Responses were collected from 235 families with 7 families being unavailable due to migration or otherwise. Out of the 235 food insecure families surveyed presently 92 families (39.14%) suffer from food insecurity, who go by with just a square meal a day and occasionally find providing for that difficult.
- 4.3.2 37% of those who still suffer from food insecurity do not have BPL cards, perhaps because of other indicators used.
- 4.3.3 However, over 91% of these families had job cards with a similar proportion (88%) among others surveyed..

Reasons accorded for their food insecurity

- 4.3.4 Out of the total 235 food insecure families studied, 21% gave the unavailability of work as a reason while no land was less of a reason for the poorer at 20% while 28% of the others gave that as a reason. No member of the family able to work was also more of a reason at 5% for the poorer segments while only 2% of the others cited it as reason. This clearly reveals the picture that no land for agriculture and lack of work round the year are the primary reasons for food insecurity in both the sections of the food insecure families.

Status of food insecure families participating in SHGs

- 4.3.5 Out of the total 235 food insecure families, only 36% of extremely food insecure families participated in the SHGs, whereas 48% of the others surveyed who are presently in a slightly better position in respect of food security, participated in SHGs. This indicates that poorer the families are the more they are excluded from the SHGs.
- 4.3.6 Of the 92 extremely food insecure families only 25% of those who had joined SHGs had responded that they had benefited by joining SHGs. Whereas among the marginally better off 43% had said they were benefited by joining SHGs perhaps indicating that the poorer members are not able to benefit from the opportunities afforded by their membership undermining the role of SHGs in poverty alleviation

- 4.3.7 The principal reason given for non participation of extremely food insecure families was inability to save (36%) while only 22% of the others gave this as a reason. About 6% of both sections said they had no idea about SHGs. Migration was quoted by 7% of the slightly better off group while it was an issue to only 1% of the very poor. Family pressure was a reason for 1% of the all respondents of which almost 4% said they were not welcome in SHGs.
- 4.3.8 70% of presently extremely food insecure families had asked for loans of which 87% received them and but only 30% had repaid them. In comparison among the marginally better off 63% asked for loan of which 93% received them and 37% had repaid them This reveals the picture that there is a high demand of loan among the food insecure families but almost three fourth of them are not in a position to repay them because of severe poverty.
- 4.3.9 Among the poorest surveyed (92 extremely food insecure families) 75% took loans to meet crisis and emergencies, 20% for agriculture and 30% for other reasons. In comparison among the rest of the poor surveyed 68% took loans to meet crises and emergencies, 37% for agriculture, 3% for animal husbandry, 8% for businesses and 19% for other reasons.

Participation of food insecure families in Local Governance

- 4.3.10 The study reveals that 5.10% of extreme food insecure families participate in neighbourhood meetings, 1.70% families in Gram Unnayan Samiti meetings and 35.31% families in Gram Sansad meetings.
- 4.3.11 In comparison, the food insecure families which are comparatively in a better state show a higher percentage of attendance. 17% in neighbourhood meeting, 3.40% in Gram Unnayan Samiti meetings and 49.36% in Gram Sansad meetings.
- 4.3.12 This clearly reveals the fact that the more poorer the food insecure families are, the less they are interested or perhaps even excluded from participation.

Role of SHGs in Panchayati Raj

- 4.3.13 Out of 92 extremely food insecure families 70.65% of families opine that SHGs should be integrated into a broader vision of participatory local self governance as one of the constituent structures of a more broad based Gram Panchayat tier and 15.21% of families opine that SHGs should be facilitated to form their own multi-tiered structures so as to act as advocacy & pressure groups which will hold

representative local government accountable as an institution outside local governance.

4.3.14 Of the rest, 66.41% of families opine that SHGs should be integrated into a broader vision of participatory local self governance as one of the constituent structures of a more broad based Gram Panchayat tier and 16.41% of families opine that SHGs should be facilitated to form their own multi-tiered structures so as to act as advocacy & pressure groups which will hold representative local government accountable as an institution outside local governance.

4.3.15 This clearly reveals the fact that the poor are interested to see SHGs integrated into a broader vision of participatory local self governance as one of the constituent structures of a more broad based Gram Panchayat tier.

5 The emerging vision of SHG – PRI synergy

5.1.1 While undoubtedly the Self Help Group movement has had an immense impact on the development scenario of West Bengal, it is borne out by the consultative process that divergent views need to be reconciled and a common vision shared as has been the opinion of almost all respondents. This is particularly important if we are not to multiply the problems we create for rural communities trying to work together to create a better life for themselves

5.2 Synergy in participative Self Governance and Decentralised Planning

5.2.1 In spite of our concerns on the present state of Panchayati Raj in West Bengal and disparity in its capacity to assume the roles and responsibilities assigned to it, it still remains the only institution the rural poor turn to. This has been borne out by various studies (**) and also by the responses received at the community level and even many other stakeholders where they would like to see SHGs as part of a broader vision of local self governance and work towards building their capacity as an integral whole.

5.2.2 Only such a vision will allow the plans of all SHGs to be seen as a subset of plans of the neighbourhood so as to find place and support as part of the Gram Panchayat plan in the decentralized planning process something that all respondents unanimously want to see. This also concurs with the recommendation of the study by the State Institute of Panchayats and Rural Development that *“SHGs need to be strengthened as primary social groups and where the role of Gram Panchayat is ensured by all promoting agencies”*.

5.2.3 This does not necessarily preclude the possibility of SHGs forming clusters and associations to address their specific needs and find strength, where their strength will add to the strength of Panchayati Raj & Local Self Governance and not be a substitute for it. However, concern has been expressed by many respondents that we may be imposing multi-tiered structures on SHGs, for which they are not ready and have not been an outcome of their own growth. In this context, most respondents were of the opinion that peer learning and coming together needs to be promoted primarily at the sansad level

5.2.4 While most stake holders see SHGs primarily as a vehicle for women’s participation & empowerment in various development issues where it is adjudged

as having been most successful many would also like to see them evolve as a unit of co-operation at the neighbourhood level as a family group which is a substructure of the Gram Unnayan Samiti & GP in local governance. A strategy of women represented family groups would also ensure the participation of men in various development issues and processes, a matter that is also of concern to a majority of stakeholders

- 5.2.5 That women in spite of gaps in knowledge are extremely enthusiastic about local self governance is borne out by their own and other stakeholder responses. All stakeholders are of the opinion that the SHG movement has helped increase the attendance of women in Gram Sansad meetings but that real participation can only be realised if we see the Gram Sansad and Gram Sabha meetings as a culmination of a process, rather than the process itself if women and SHGs are to participate meaningfully.

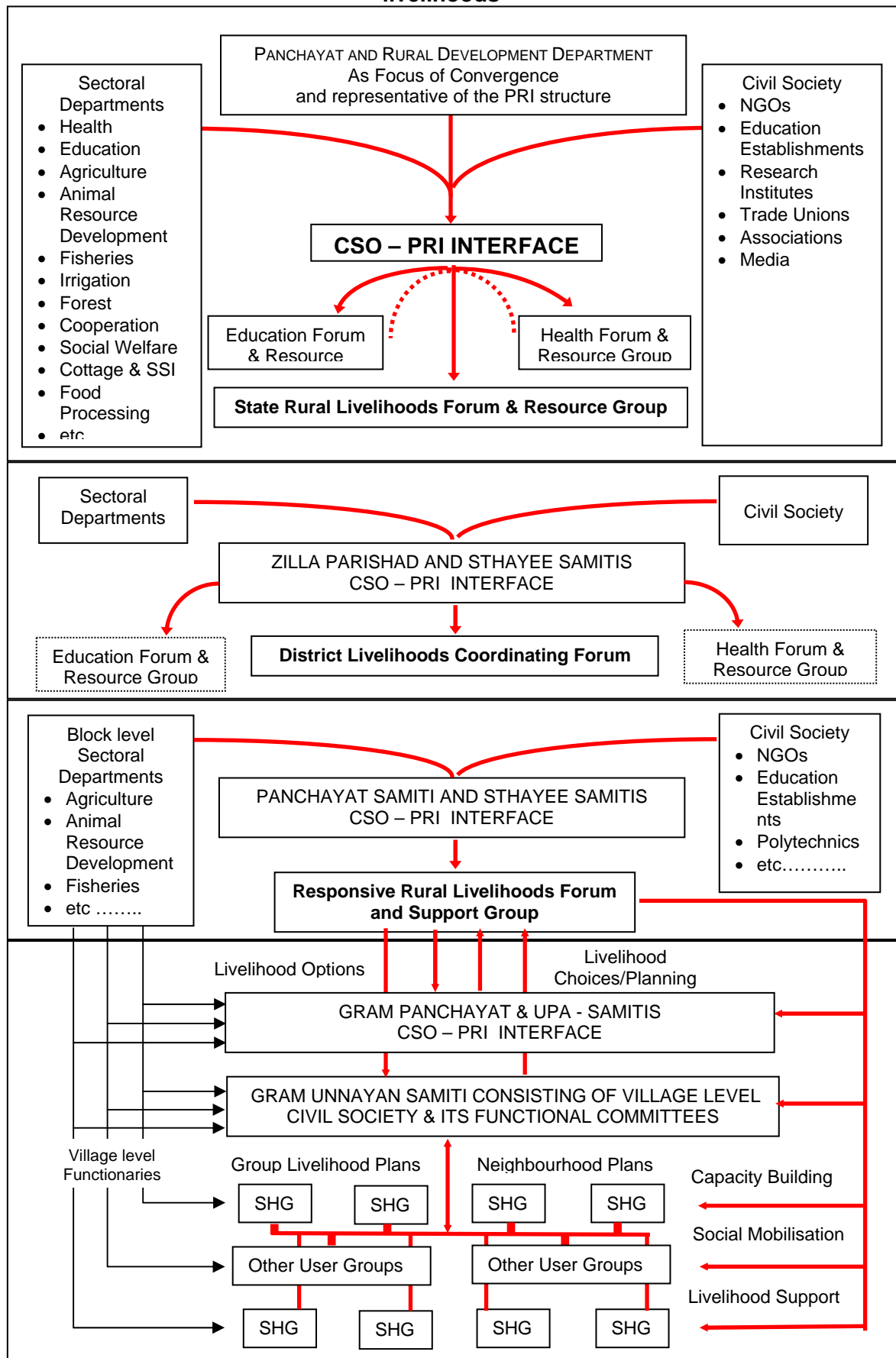
5.3 Synergy in alleviating poverty and strengthening Livelihood security

- 5.3.1 Savings & micro credit has no doubt served its purpose well particularly with regard to consumption credit but the phenomenal growth of private MFIs and the move to banking correspondents who will soon be armed with mobile tools may allow us to delink compulsory savings which has been cited by the poorest families as the main reason why they have not joined a group or have had to leave. This may also be the reason why most are of the opinion that the SHG movement has not been able to reach the poorest. Exclusion of the poor in what is fast becoming an institutional mechanism is something that we all need to address
- 5.3.2 Synergy in alleviating poverty is seen from a different perspective by the women of rural communities and group leaders where SHGs are seen as best placed to be able to address the needs of the very poor who are not in their fold, a view shared by many other stakeholders who see merit in public provisioning and support by the Gram Panchayat to SHGs for taking poor families into their fold and helping them, perhaps as associate members to secure a better life for themselves and address their food insecurity.
- 5.3.3 Support for the Livelihood security of the poor inevitably emerges as a major focus area for SHG – PRI synergy In this context it is important to recognise that the very poor at whom the SGSY programme is primarily targeted, given their circumstances adopt a low risk multi-pronged livelihood strategy, the principal

component of which is the sale of labour when such opportunities exist and various supplementary livelihoods which are based on local demand, local skills and local natural resources.

- 5.3.4 It is also evident that in the poorest districts particularly in West Bengal sufficient scope exists for a quantum jump in strengthening livelihood security through natural resource management if access to natural resources can be ensured for the poor. This necessary emphasis on natural resource management is borne out by stakeholder responses who see in it the most opportunities for livelihood security. Responses also showed that access to natural resources is better enabled with SHGs as a constituent substructure of local self governance where Gram Panchayats can also play a facilitative role in SHGs utilising fallow seasonal resources of private landholders who often find it uneconomic to put these to productive use.
- 5.3.5 Rural Livelihoods support thus inevitably emerges as a major focus area of any CSO – PRI partnerships. There is perhaps a need for a much more broad based and responsive Rural Livelihoods Support Group at the block level which can marshal the involvement of not only resourceful CSOs but relevant Sthayee Samitis and Sectoral departments including even those of Health and Education as enabling requirements for any successful support to the Livelihood choices of the poor The key stakeholders and possible scenario is illustrated in Diagram I
- 5.3.6 What is necessary is to address the weaknesses inherent in the present structures and processes so that nodal foci for rural livelihood support can emerge at the state, district and block level to effectively integrate the government support and expertise already available together with that of active civil society organisations so as to provide the convergence and synergy that is necessary to strengthen rural livelihoods
- 5.3.7 In the emerging scenario of rural decentralisation and self governance it is necessary for any such livelihood support to function from within the Panchayati Raj Institutional structure. It needs to be a responsive support to the institutions and processes that have been set in motion at the grassroot level to allow communities and the poor within them to take a proactive role in planning for and implementing livelihood initiatives.

Diagram I:CSO-PRI interface to facilitate SHG-PRI synergy in livelihoods



5.3.8 The challenge will thus be;

- To create a synergy between the narrow focus action research and social mobilisation skills of Civil Society Organisations with the already present network of government support and technical expertise that is available at block level.
- Thereby to strengthen the responsive support that is necessary to support the ability of the poor to extend the range and diversity of livelihood choices
- To work together to provide the capacity building and nurturing that is necessary for translating the livelihood choices of the poor into reality
- To provide the facilitation that is necessary for different tiers of self government to include the livelihood development of the poor as a major component of their annual plans

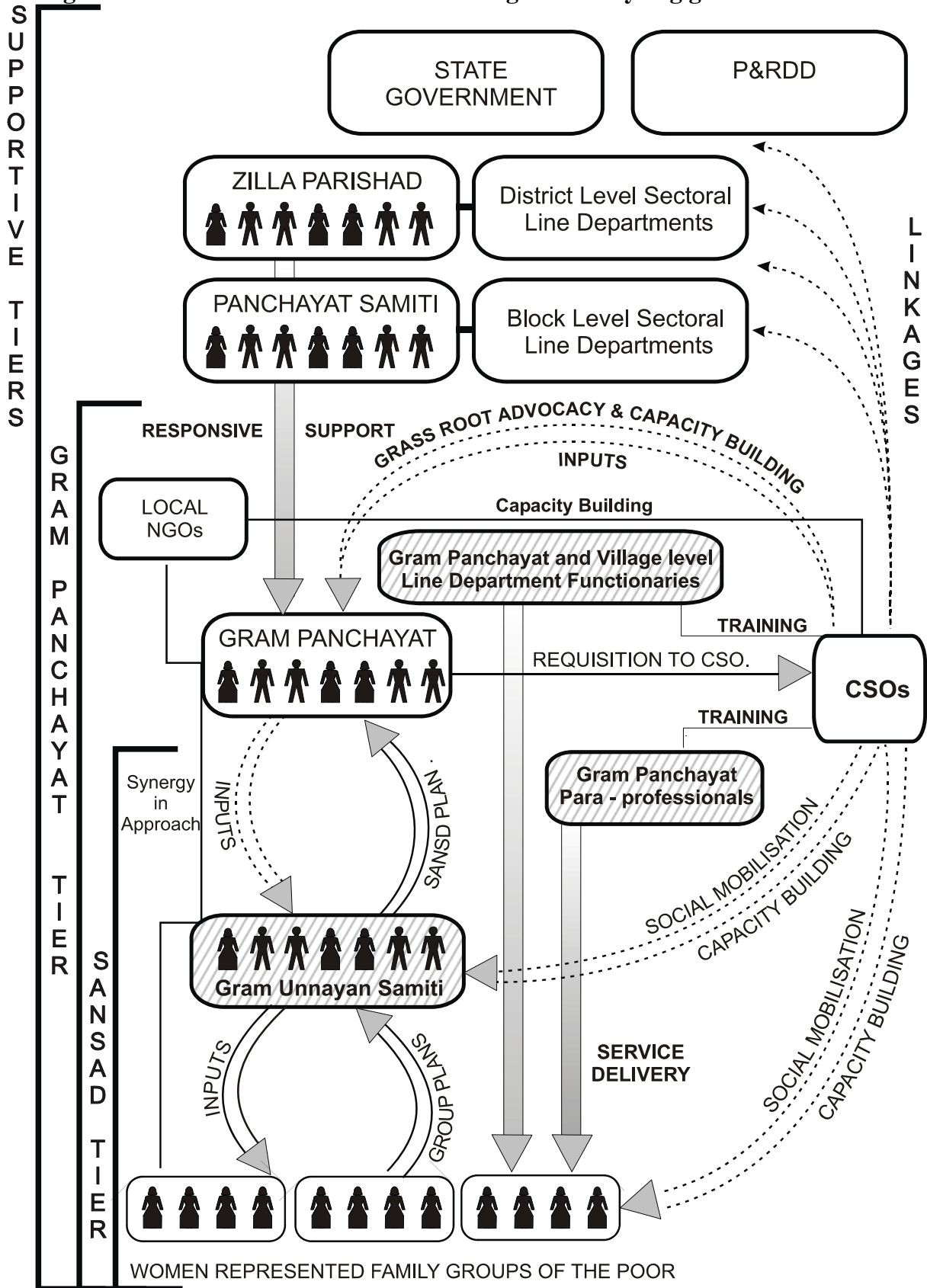
5.4 Necessary convergence of State and Civil Society Initiatives

5.4.1 In trying to achieve the above we need to bear in mind that though the government has deployed vast human resources with the requisite technical expertise these are still only at the block level and inaccessible to the unorganised poor. Civil society on the other hand has demonstrable social mobilisation and capacity building skills and operates at the grassroot level. However, their inability to mainstream their efforts or integrate them into existing local level institutions often means that many of the gains are lost with the passage of time.

5.4.2 What appears necessary is a convergence of State and Civil Society initiatives to support and cater to the capacity building needs of PRIs & SHGs as an integral whole, Diagram II illustrates the role CSOs can take in facilitating what needs to be a mainstream process of Local Self Governance

5.4.3 Though such capacity building no doubt will be the pivot of support extended, it will need to go beyond 'training' to include handholding, nurturing, mentoring and actually working with various stakeholders over a period of time so that capacity building is seen as a continuous, dynamic and iterative process.

Diagram II: Role of NGOs / CSOs facilitating and catalyzing grass root initiatives



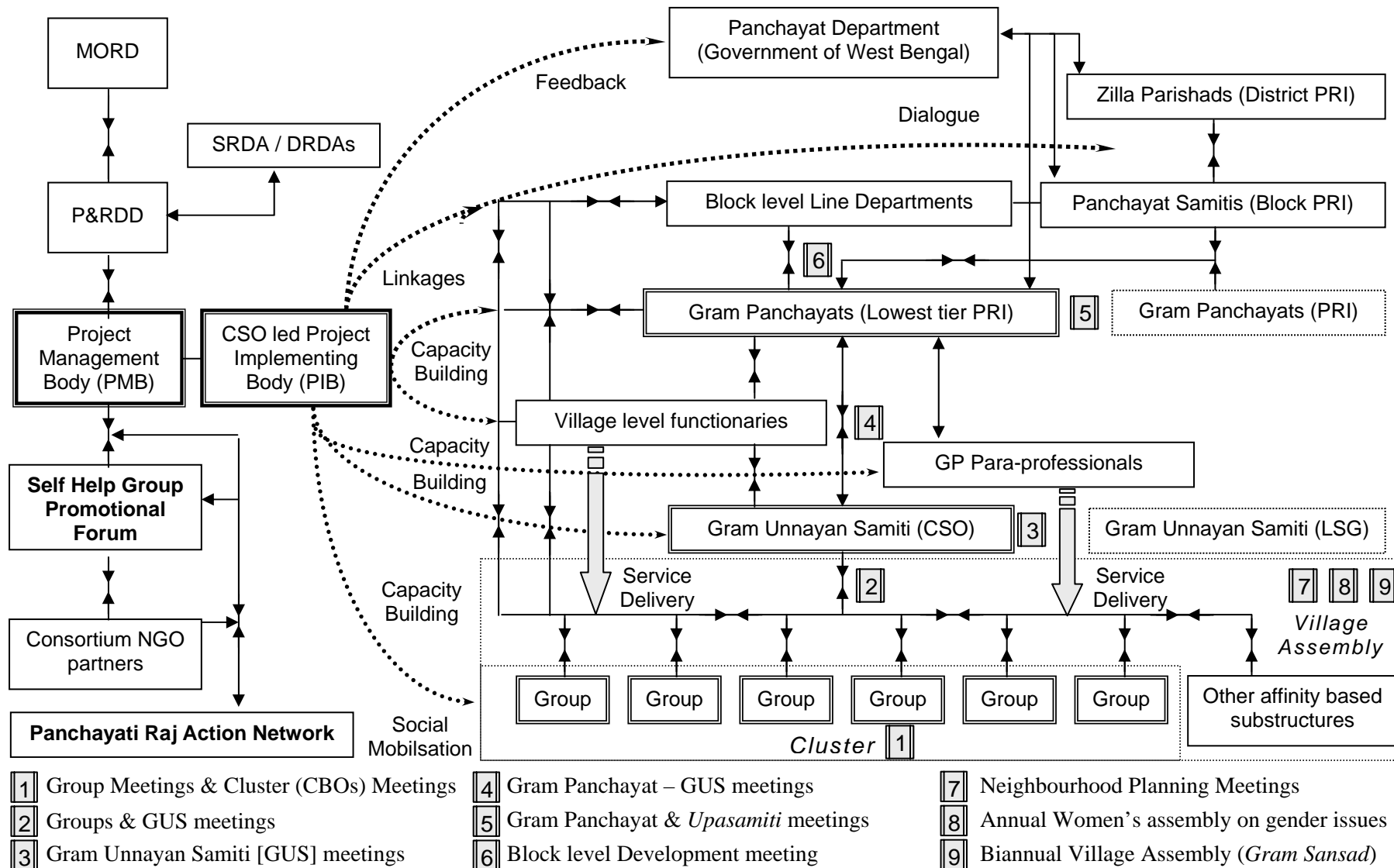
5.4.4 It goes without saying that there is a need to build capacity of all stakeholders if we are to bridge the cultural divide. While we need to learn from the poor, appreciate what they have and build on it we also perhaps need to help them understand the often foreign institutions and processes that are slowly becoming an integral part of our socio-political fabric. Most stakeholders have felt that partnerships between CSOs and Gram Panchayats with SHGs within it as an integral whole are perhaps the best way forward in building capacity of all stakeholders, where the use of para-professional to provide handholding support is suggested as important element supplemented by the outreach of various media

6 Concluding remarks

6.1 The way forward

- 6.1.1 At the state level SHGPF can take the initiative to galvanise state level civil society around the issue of building SHG-PRI synergy
- 6.1.2 It is suggested that SHGPF and the Panchayat and Rural Development Department develop a Joint Action Plan for an NGO led State & CSO initiative which addresses the immediate needs of capacity building on self management and livelihood support This initiative could also try to bring together civil society of the area and mainstream sectoral departments to provide a single window responsive support for the livelihood choices of the poor and address the gamut of capacity building and nurturing needs through a strengthening of grassroot institutions and processes of local self governance including those of planning and implementation. A possible scenario is illustrated in Diagram III
- 6.1.3 However, we need to appreciate that institutions and processes only develop slowly over time and need to be accompanied with the necessary reorientation of stakeholders. Even so, with the necessary policy framework to support it, the overall vision shared here will doubtless lead to a greater synergy of convergence between Panchayat Raj Institutions and Self Help Groups.

Diagram III: Illustration of possible Joint Action Plan of NGO led State & CSO initiative



7 Annexures

- 7.1 Annexure I : Consultative form on issues related to SHG – PRI synergy**
- 7.2 Annexure II : Structured questionnaire for group leaders of Self Help Groups**
- 7.3 Annexure III : Structured questionnaire for women of food insecure poor families**
- 7.4 Annexure IV : List of Respondents on issues related to SHG – PRI synergy**

E - CONSULTATION ON ISSUES RELATED TO THE SYNERGY OF SHGs AND PRIs

<i>Respondents Name</i>	<i>Organisation & Designation</i>		
1)	Do you agree with the view that SHGs are essentially an informal unit of co-operation at the neighbourhood level and should be allowed to develop as such naturally	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2)	Do you see SHGs primarily as;	<i>Choose any one option below</i>	
(i)	Primarily a vehicle for microfinance & credit	<input type="checkbox"/>	
(ii)	Primarily a vehicle for women's participation & empowerment in various development issues.	<input type="checkbox"/>	
(iii)	Primarily as a Neighbourhood Family Group which is a substructure of the Gram Unnayan Samiti & GP in local governance	<input type="checkbox"/>	
3)	Has this multiplicity of roles diluted their core objective as you see them	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4)	Do you believe that SHGs should	<i>Choose any one option below</i>	
(i)	Be facilitated to form their own multi-tiered structures so as to act as advocacy & pressure groups which will hold representative local government accountable as an institution outside local governance	<input type="checkbox"/>	
(ii)	Be integrated into a broader vision of participatory local self governance as one of the constituent structures of a more broad based Gram Panchayat tier	<input type="checkbox"/>	
5)	Have SHGs so far been able to cover the poorest strata of rural families?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
6)	With SHGs having become a principal vehicle for development initiatives, has this led to an exclusion of the poorest at the neighbourhood level?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
7)	If many of the poorest families & destitute are finding it difficult to be part of the SHG movement, who do you think is best placed to help these families?	<i>Choose any one option below</i>	
(i)	NGOs	<input type="checkbox"/>	

(ii) Gram Panchayats	<input type="checkbox"/>	
(iii) Government Department functionaries	<input type="checkbox"/>	
(iv) Gram Unnayan Samitis	<input type="checkbox"/>	
(v) Self Help Groups of the neighbourhood	<input type="checkbox"/>	
8) If SHGs, do you feel that there should be public provisioning from Gram Panchayats for SHGs to help such families in their neighbourhood?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
9) Do you fear that promoting agencies may be imposing multi-tiered structures on SHGs, for which they are not ready?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
10) Do you feel the starting point of a peer learning and support structure for and of SHGs needs to be primarily encouraged at the Sansad level rather than the GP or block level.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
11) How would you rank the positive impact of the SHG movement in W.B.	<i>Rank options below</i>	
(i) Its success in providing consumption credit		
(ii) Its success as a vehicle for women's participation & empowerment		
(iii) Its success in strengthening the livelihoods of the poor		
(iv) Its role as part of local self governance at the grass root level		
12) Do you feel that Gram Panchayats have till now been indifferent to non-SGSY groups?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
13) Is the situation improving?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
14) How would you rank non-PRI SHG promoting agencies as proactively encouraging SHG-PRI linkages?	<i>Rank options below</i>	
(i) NGOs		
(ii) MFIs		
(iii) Co-operatives		
(iv) Nabard & Lead banks		

(v) Non SGSY Clusters and Federations				
15) Where they are not encouraging linkages which of the following reasons are contributing factors for not encouraging SHG-PRI linkages for the above stakeholders;				
(i) Lack of knowledge of PRIs <i>(Check stakeholders for whom this is a contributing factor)</i>				
NGOs <input type="checkbox"/>	MFIs <input type="checkbox"/>	Co-operatives <input type="checkbox"/>	Banks <input type="checkbox"/>	Clusters & Federations <input type="checkbox"/>
(ii) Fear of losing ownership and exclusive hold over SHGs <i>(Check stakeholders for whom this is a contributing factor)</i>				
NGOs <input type="checkbox"/>	MFIs <input type="checkbox"/>	Co-operatives <input type="checkbox"/>	Banks <input type="checkbox"/>	Clusters & Federations <input type="checkbox"/>
(iii) Fear of politicization <i>(Check stakeholders for whom this is a contributing factor)</i>				
NGOs <input type="checkbox"/>	MFIs <input type="checkbox"/>	Co-operatives <input type="checkbox"/>	Banks <input type="checkbox"/>	Clusters & Federations <input type="checkbox"/>
16) Do you feel that Gram Panchayats see SHGs as parallel power centers often externally funded and controlled by NGOs?			Yes <input type="checkbox"/>	No <input type="checkbox"/>
17) Will the financial strength and autonomy of SHGs and their multi-tiered structures prove to be barriers in building strong and organic relationships with PRIs?			Yes <input type="checkbox"/>	No <input type="checkbox"/>
18) Do you think the SHG movement has empowered women to enter the political space			Yes <input type="checkbox"/>	No <input type="checkbox"/>
19) Do you see SHGs becoming politicized? If yes.			Yes <input type="checkbox"/>	No <input type="checkbox"/>
(i) Is it welcome?			Yes <input type="checkbox"/>	No <input type="checkbox"/>
20) Do those SHGs promoted by Gram Panchayats provide greater political space for women?			Yes <input type="checkbox"/>	No <input type="checkbox"/>

21)	Does the political affiliation of the leaders of GPs come in the way for SHGs seeking linkages with their Gram Panchayats?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
22)	Do you feel that it is the responsibility of Gram Panchayats to strengthen all SHGs in their area to fulfill their various roles?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
23)	Do you feel that the plans of all SHGs should be seen as a subset of plans of the neighbourhood and find place and support as part of the Gram Panchayat plan in the decentralized planning process of West Bengal?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
24)	Do you feel SHGs should be seen as a womens institution rather than as a neighbourhood group of families represented by women.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
25)	Being generally viewed as a womens movement, are men not participating in development initiatives?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
26)	As SHGs are mainly women oriented groups, do they suffer from gender biasness from various quarters?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
27)	Are women of self help groups in West Bengal sufficiently aware of local self governance processes?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
28)	Has it been your experience that women of Self Help Groups are enthusiastic about local self governance?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
29)	Do you think the SHG movement in West Bengal has contributed to the strengthening of Local Self Governance.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
30)	Does the presence of SHGs enhance the attendance of women in meetings of the Gram Sansad and Gram Sabha?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
31)	Do SHG-PRI linkages in implementing government programmes (pulse-polio, mid-day meal, NREGs, etc) amount to real synergy of these institutions	Yes <input type="checkbox"/>	No <input type="checkbox"/>
32)	Which role of PRIs will bring a more fruitful synergy between them and SHGs	<i>Choose any one option below</i>	
	(i) As implementing agencies of the government channelling schematic benefits	<input type="checkbox"/>	
	(ii) As autonomous broad based participatory institutions of local self governance	<input type="checkbox"/>	

33)	Do PRIs presently have the necessary capacity to fruitfully build synergy with SHGs of their area?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
34)	If not, is this capacity best developed by;	<i>Choose any one option below</i>	
	(i) Event based training programmes	<input type="checkbox"/>	
	(ii) Partnerships with external agencies (government)	<input type="checkbox"/>	
	(iii) Partnerships with external agencies (non-government)	<input type="checkbox"/>	
35)	Do you feel that unless all promoting agencies share the same vision on the role of local self governance in the SHG movement, synergy will be difficult to achieve	Yes <input type="checkbox"/>	No <input type="checkbox"/>
36)	Do you feel that SHG promoting agencies need to adopt a PRI-partnership approach so as to address the capacity of both SHGs & local self governance as an integral whole	Yes <input type="checkbox"/>	No <input type="checkbox"/>
37)	Does our strategy of homogeneity of economic status within SHGs;	<i>Choose any one option below</i>	
	(i) Work against the idea of them being Neighbourhood family groups	<input type="checkbox"/>	
	(ii) Deprive poor families of the leadership women of better off families may be able to provide to a group	<input type="checkbox"/>	
38)	Does the policy of bringing together poor families as SGSY groups need to be reformulated and the poor / BPL families targeted within SHGs which are in the mould of neighbourhood family groups	Yes <input type="checkbox"/>	No <input type="checkbox"/>
39)	With the advent of net banking and mobile banking do you think that with time the purely financial & credit needs of SHGs and their families will be best served by mobile banking respondents (individuals or institutions)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
40)	Which sector appears to provide the most scope of livelihood opportunities for SHGs and their members	<i>Choose any one option below</i>	
	(i) Natural Resource Management based initiatives	<input type="checkbox"/>	
	(ii) Non-farm opportunities	<input type="checkbox"/>	
41)	Is access to Natural Resources better enabled with SHGs as a constituent substructure of local self governance	Yes <input type="checkbox"/>	No <input type="checkbox"/>

42)	Has there been adequate responsive support provided by block level departments to SHGs for their livelihood initiatives	Yes <input type="checkbox"/>	No <input type="checkbox"/>
43)	Do you think it important that entrepreneurial rural youth need to assume the role of paraprofessionals to provide various services to SHGs, including those related to livelihoods, financial management, marketing, etc	Yes <input type="checkbox"/>	No <input type="checkbox"/>
44)	Do you think we need to see the Gram Sansad and Gram Sabha meetings as a culmination of a process, rather than the process itself for SHGs to participate meaningfully	Yes <input type="checkbox"/>	No <input type="checkbox"/>
45)	With the strengthening and more effective functioning of Gram Unnayan Samitis, do you feel that they are the more appropriate structure where synergy between SHGs and Local Self governance could develop	Yes <input type="checkbox"/>	No <input type="checkbox"/>
46)	How would you rank the following as the appropriate medium of communication and dissemination of relevant information to SHGs	<i>Rank options below</i>	
	(i) GP monthly meetings		
	(ii) Paraprofessionals		
	(iii) Mass media		
	(iv) Block level executive functionaries		
Remarks			

Please fill and return to rathnadeep.de@gmail.com

স্বনির্ভর দল ও পঞ্চায়েতিরাজ প্রতিষ্ঠানের সহযোগী সম্পর্ক প্রসঙ্গে কিছু বিষয়ে মতামত

উত্তরদাতার নাম	পদ ও সংস্থার নাম		
১.	স্বনির্ভর দলকে পাড়ার একটি স্বাভাবিক যৌথ উদ্যোগ হিসাবে দেখা উচিত এবং সেইমতো প্রকৃতিগতভাবেই বাড়তে দেওয়া উচিত। আপনি কি এই দৃষ্টিভঙ্গির সঙ্গে সহমত পোষণ করেন?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
২.	আপনি স্বনির্ভর দলকে প্রধানত কীরূপে দেখেন?	যেকোনও একটি পছন্দ করুন	
(ক)	প্রধানত ক্ষুদ্র সঞ্চয় ও ঋণের সংস্থা হিসাবে	<input type="checkbox"/>	
(খ)	প্রধানত উন্নয়ন প্রক্রিয়ায় মহিলাদের অংশগ্রহণ ও সক্ষমতা বৃদ্ধির মাধ্যম হিসাবে	<input type="checkbox"/>	
(গ)	প্রধানত পাড়া-প্রতিবেশী, পরিবারদের দল যা গ্রাম উন্নয়ন সমিতি ও গ্রাম পঞ্চায়েতের একটি প্রাতিষ্ঠানিক অঙ্গ হিসাবে গড়ে উঠবে	<input type="checkbox"/>	
৩.	স্বনির্ভর দলগুলির নানান ভূমিকা থাকতে তাদের প্রধান উদ্দেশ্য কি ব্যর্থ হচ্ছে?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
৪.	স্বনির্ভর দলের কর্মকাণ্ড কীভাবে এগোনো উচিত?	যেকোনও একটি পছন্দ করুন	
(ক)	নিজেদের উপসংঘ, সংঘ, মহাসংঘ তৈরি করার মাধ্যমে গ্রাম পঞ্চায়েতের কাজকর্মের স্বচ্ছতা ও দায়বদ্ধতা সুনিশ্চিত করার দায়িত্ব নেওয়া উচিত	<input type="checkbox"/>	
(খ)	পঞ্চায়েতি ব্যবস্থাকে অংশগ্রহণমূলক ব্যবস্থাপনার প্রক্রিয়া রূপে দেখে তার মধ্যে অঙ্গ হিসাবে স্বনির্ভর দলগুলির থাকা উচিত	<input type="checkbox"/>	
৫.	আপনার কি মনে হয় যে গ্রামের সবচেয়ে গরিব পরিবারগুলো স্বনির্ভর দলের মধ্যে আসতে পেরেছে?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
৬.	যেহেতু এখন সরকারি স্তরের বিভিন্ন উন্নয়নের উদ্যোগ স্বনির্ভর দলের মাধ্যমে হচ্ছে, ফলে গ্রামের সবচেয়ে গরিব পরিবারগুলো সরকারি উন্নয়ন প্রক্রিয়ার বাইরে পড়ে যাচ্ছে কি?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
৭.	এই দুঃস্থ ও সবচেয়ে গরিব পরিবার যাদের পক্ষে হয়তো স্বনির্ভর দলে যোগ দেওয়া সম্ভব নয়, কারা তাদের সবচেয়ে ভালো সাহায্য করতে পারবে?	যেকোনও একটি পছন্দ করুন	
(ক)	স্বৈচ্ছাসেবী সংগঠন	<input type="checkbox"/>	

(খ) গ্রাম পঞ্চায়েত	<input type="checkbox"/>	
(গ) সরকারি দপ্তরের কর্মচারীরা	<input type="checkbox"/>	
(ঘ) গ্রাম উন্নয়ন সমিতি	<input type="checkbox"/>	
(ঙ) তাঁদেরই পাড়ার স্বনির্ভর দল	<input type="checkbox"/>	
৮. যদি পাড়ার স্বনির্ভর দল মনে করেন, তাহলে এই দায়িত্বটা বহন করার জন্য গ্রাম পঞ্চায়েতের কি দলকে সহযোগিতা করা উচিত?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
৯. বিভিন্ন যেসব সংস্থা স্বনির্ভর দল গড়তে সাহায্য করেছে, তারা কি উপসংঘ, সংঘ, মহাসংঘের দিকে স্বনির্ভর দলদের এগিয়ে নিয়ে যাচ্ছে যার জন্য তাঁরা এখনো প্রস্তুত নয়?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
১০. আপনার কি মনে হয় যে সংসদ স্তরে স্বনির্ভর দলগুলির নিজেদের মধ্যে আদানপ্রদানের জন্য সংসদ স্তরের উপসংঘের উপরই জোর দেওয়া উচিত, সংঘ বা মহাসংঘের উপরে নয়?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
১১. পশ্চিমবঙ্গে স্বনির্ভর দলের সাফল্যে নিম্নলিখিত কোনটির প্রভাব সবচেয়ে বেশি?	<i>ক্রমানুসারে সাজিয়ে দিন</i>	
(ক) প্রয়োজনে মহিলারা ঋণ নিতে পারছেন		
(খ) সমাজ ও উন্নয়ন প্রক্রিয়াতে মহিলাদের অংশগ্রহণ ও সক্ষমতা বেড়েছে		
(গ) গরিবদের বাড়তি আয়ের জন্য জীবিকা শক্তিশালী হয়েছে		
(ঘ) তৃণমূল স্তরে পঞ্চায়েতি ব্যবস্থার অঙ্গ হিসাবে পঞ্চায়েতি ব্যবস্থাকে আরও শক্তিশালী করেছে		
১২. আপনার কি মনে হয় যে গ্রাম পঞ্চায়েত এসজিএসওয়াই নয়, এরকম দলগুলিকে অবহেলা করেছে?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
১৩. উত্তর হ্যাঁ হলে, অবস্থার কি এখন উন্নতি হচ্ছে?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
১৪. পঞ্চায়েতি ব্যবস্থার বাইরে যেসব সংস্থা স্বনির্ভর দল নিয়ে কাজ করে, তাদের মধ্যে কারা স্বনির্ভর দল ও পঞ্চায়েতের মধ্যে একটা নিবিড় সম্পর্ক বজায় রাখার সবচেয়ে বেশি চেষ্টা করে?	<i>ক্রমানুসারে সাজিয়ে দিন</i>	
(ক) স্বেচ্ছাসেবী সংগঠন		
(খ) ক্ষুদ্র সঞ্চয়ের প্রতিষ্ঠান (যেমন, বন্ধন)		

(গ) সমবায় সংস্থা				
(ঘ) নাবার্ড ও ব্যাংক				
(ঙ) যেসব সংঘ, মহাসংঘ এসজিএসওয়াই-এর অধীনে নয়				
১৫. যারা স্বনির্ভর দলের সঙ্গে গ্রাম পঞ্চায়েতের নিবিড় সম্পর্কে উৎসাহিত নয়, নিম্নলিখিত কোন কোন কারণগুলি তাদের ক্ষেত্রে প্রযোজ্য?				
(ক) পঞ্চায়েতি ব্যবস্থা সম্বন্ধে ধারণা নেই (কোন সংস্থার ক্ষেত্রে এই কারণটি প্রযোজ্য তা বেছে নিন)				
স্বৈচ্ছাসেবী সংগঠন <input type="checkbox"/>	ক্ষুদ্র সঞ্চয়ের প্রতিষ্ঠান <input type="checkbox"/>	সমবায় সংস্থা <input type="checkbox"/>	নাবার্ড ও ব্যাংক <input type="checkbox"/>	সংঘ, মহাসংঘ <input type="checkbox"/>
(খ) স্বনির্ভর দলের উপর কর্তৃত্ব হারানোর ভয় (কোন সংস্থার ক্ষেত্রে এই কারণটি প্রযোজ্য তা বেছে নিন)				
স্বৈচ্ছাসেবী সংগঠন <input type="checkbox"/>	ক্ষুদ্র সঞ্চয়ের প্রতিষ্ঠান <input type="checkbox"/>	সমবায় সংস্থা <input type="checkbox"/>	নাবার্ড ও ব্যাংক <input type="checkbox"/>	সংঘ, মহাসংঘ <input type="checkbox"/>
(গ) স্বনির্ভর দলগুলির মধ্যে রাজনীতি প্রবেশ করার ভয় (কোন সংস্থার ক্ষেত্রে এই কারণটি প্রযোজ্য তা বেছে নিন)				
স্বৈচ্ছাসেবী সংগঠন <input type="checkbox"/>	ক্ষুদ্র সঞ্চয়ের প্রতিষ্ঠান <input type="checkbox"/>	সমবায় সংস্থা <input type="checkbox"/>	নাবার্ড ও ব্যাংক <input type="checkbox"/>	সংঘ, মহাসংঘ <input type="checkbox"/>
১৬. আপনার কি ধারণা গ্রাম পঞ্চায়েতগুলি অনেকক্ষেত্রেই মনে করে যে স্বনির্ভর দলগুলি স্বৈচ্ছাসেবী সংস্থাদের দ্বারা পরিচালিত ক্ষমতা অর্জনের এক প্রতিষ্ঠান হয়ে উঠেছে?			হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
১৭. স্বাধীন স্বনির্ভর দল এবং তাদের শক্তিশালী সংঘ ও মহাসংঘ থাকাটা কি পঞ্চায়েতের সঙ্গে দলগুলির নিবিড় সম্পর্ক গড়ে উঠতে বাধা দেয়?			হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
১৮. স্বনির্ভর দলের কর্মকান্ড কি মহিলাদের রাজনীতিতে আসতে সাহায্য করছে?			হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
১৯. আপনার কি মনে হয় স্বনির্ভর দলের মধ্যে রাজনীতি প্রবেশ করে গেছে?			হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>

(ক) যদি তাই মনে হয়, সেটা ভালো না মন্দ?	ভালো	মন্দ
	<input type="checkbox"/>	<input type="checkbox"/>
২০. গ্রাম পঞ্চায়েত যেসব স্বনির্ভর দল তৈরি করতে সাহায্য করেছে, সেখানে মহিলাদের রাজনীতিতে প্রবেশ করার আরো বেশি সুযোগ থাকে কি?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
২১. যেসব স্বনির্ভর দল গ্রাম পঞ্চায়েতের সঙ্গে নিবিড় সম্পর্ক রাখতে চায়, প্রধান বা সদস্যদের রাজনৈতিক ভূমিকা কি এতে বাধা দেয়?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
২২. আপনার কি মনে হয় গ্রাম পঞ্চায়েতের তাদের এলাকার সবরকম স্বনির্ভর দলকে সাহায্য করা উচিত?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
২৩. আপনার কি মনে হয় যে স্বনির্ভর দলের সামাজিক ও অর্থনৈতিক পরিকল্পনা তাঁদের পাড়া ও সংসদের পরিকল্পনার মধ্যে স্থান পাওয়া উচিত যা গ্রাম পঞ্চায়েতের পরিকল্পনারই একটি অঙ্গ হবে?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
২৪. আপনার কি মনে হয় স্বনির্ভর দলকে শুধুমাত্র একটি মহিলাদের দল হিসাবে না দেখে মহিলাদের প্রতিনিধিত্বে পাড়া-প্রতিবেশী পরিবারের দল হিসাবে দেখা উচিত?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
২৫. যেহেতু স্বনির্ভর দল প্রধানত মহিলাদের নিয়ে গঠিত এতে কি উন্নয়ন প্রক্রিয়াতে পুরুষদের ভূমিকা কমে আসছে?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
২৬. মহিলাদের দল হওয়ার দরুন স্বনির্ভর দলগুলি কি বিভিন্নভাবে বাধার সম্মুখীন হয়?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
২৭. পশ্চিমবঙ্গের স্বনির্ভর দলগুলি কি পঞ্চায়েতি ব্যবস্থা সম্বন্ধে যথেষ্ট অবগত আছে?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
২৮. আপনার মতে স্বনির্ভর দলগুলি কি পঞ্চায়েতি ব্যবস্থা সম্বন্ধে যথেষ্ট উৎসাহী?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
২৯. আপনার কি মনে হয় যে পশ্চিমবঙ্গে স্বনির্ভর দলের কর্মকাণ্ড পঞ্চায়েতি ব্যবস্থাকে শক্তিশালী করতে সাহায্য করেছে?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
৩০. যেসব এলাকায় বেশি স্বনির্ভর দল আছে, সেসব এলাকায় কি গ্রাম সংসদের মিটিংয়ে মহিলাদের উপস্থিতি বেড়েছে?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
৩১. শুধুমাত্র বিভিন্ন সরকারি কর্মসূচি (যেমন- পালস্ পোলিও, মিডডে মিল, এনআরইজিএ ইত্যাদি) কি স্বনির্ভর দল ও পঞ্চায়েতের সত্যিকারের নিবিড় সম্পর্কের দৃষ্টান্ত?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>

৩২. পঞ্চগয়েতের কী রূপ তাদের স্বনির্ভর দলের সঙ্গে আরো নিবিড় সম্পর্ক রাখতে সাহায্য করবে?	যেকোনও একটি পছন্দ করুন	
(ক) কেন্দ্রীয় ও রাজ্য সরকারের এক রূপায়ণকারী সংস্থা হিসাবে যা বিভিন্ন সুযোগসুবিধা উপভোক্তাদের কাছে পৌঁছে দিতে পারবে	<input type="checkbox"/>	
(খ) স্বশাসনের এক অংশগ্রহণমূলক প্রক্রিয়া ও কাঠামো হিসাবে	<input type="checkbox"/>	
৩৩. আপনার কি মনে হয় পঞ্চগয়েতি ব্যবস্থার সেই সক্ষমতা রয়েছে যাতে তারা তাদের এলাকার স্বনির্ভর দলগুলিকে নিয়ে একটি সুদৃঢ় সম্পর্ক গড়ে তুলতে পারবে?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
৩৪. যদি পঞ্চগয়েতি ব্যবস্থার সেই সক্ষমতা বাড়ানোর প্রয়োজন হয়, তাহলে সবচেয়ে ভালো কীভাবে সম্ভব?	যেকোনও একটি পছন্দ করুন	
(ক) বিভিন্ন সময়ে কয়েকদিনের প্রশিক্ষণ দিয়ে	<input type="checkbox"/>	
(খ) বিভিন্ন সরকারি সংস্থার ধারাবাহিক সহযোগিতায়	<input type="checkbox"/>	
(গ) বিভিন্ন বেসরকারি সংস্থার ধারাবাহিক সহযোগিতায়	<input type="checkbox"/>	
৩৫. আপনার কি মনে হয় যতদিন না স্বনির্ভর দলের কর্মকাণ্ডে যেসব সংস্থা জড়িয়ে আছে, সেইসব সংস্থার মধ্যে পঞ্চগয়েতি ব্যবস্থা ও তার মধ্যে স্বনির্ভর দলের ভূমিকা নিয়ে স্পষ্ট সহমত না হচ্ছে ততদিন ফলপ্রসূ সম্পর্ক তৈরি করা সম্ভব হবে না?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
৩৬. আপনার কি মনে হয় এইসব সংস্থাদের পঞ্চগয়েতি ব্যবস্থা ও স্বনির্ভর দলগুলির উভয়ের একইসাথে সক্ষমতা বৃদ্ধি করার প্রয়োজন আছে?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
৩৭. স্বাভাবিকভাবে চেষ্টা করা হয় স্বনির্ভর দলের সদস্যরা যাতে একই ধরনের আর্থিক অবস্থা থেকে আসে	যেকোনও একটি পছন্দ করুন	
(ক) এই চেষ্টাতে কি তাদের পাড়া-প্রতিবেশী, পরিবারদের নিয়ে দল হতে বাধা দেয়?	<input type="checkbox"/>	
(খ) এই চেষ্টাতে কি গরিব পরিবারের মহিলাদের নিয়ে গড়া দলে আরেকটু অবস্থাপন্ন শিক্ষিত মহিলাদের নেতৃত্ব থেকে বঞ্চিত করা হয়?	<input type="checkbox"/>	
৩৮. আপনার কি মনে হয় যে এসজিএসওয়াই-এর স্কিমের চিন্তাভাবনা যেখানে স্বনির্ভর দলের সদস্য/সদস্যা অধিকাংশ বিপিএল হয়, এটা পাল্টানো উচিত যাতে স্বনির্ভর দল পাড়া-প্রতিবেশী পরিবারদের নিয়ে হতে পারে?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
৩৯. অন্তত সঞ্চয় ও ঋণের ক্ষেত্রে আপনার কি মনে হয় যে সবচেয়ে ভালোভাবে এটি পূরণ হতে পারে যদি ব্যাংক তাদের নিজস্ব ব্যক্তি বা সংস্থার মাধ্যমে স্বনির্ভর দলগুলিকে সরাসরি তাদের পাড়ায় পরিষেবা দিতে পারে?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>

৪০. জীবিকার ক্ষেত্রে স্বনির্ভর দলের সদস্যদের জন্য সবচেয়ে বেশি সম্ভাবনাময় সুযোগ কীসে আছে?	যেকোনও একটি পছন্দ করুন	
(ক) প্রাকৃতিক সম্পদ ব্যবহারের মাধ্যমে	<input type="checkbox"/>	
(খ) বিভিন্ন শিল্প উদ্যোগ যা প্রাকৃতিক সম্পদের সঙ্গে জড়িয়ে নেই	<input type="checkbox"/>	
৪১. প্রাকৃতিক সম্পদের সদব্যবহারের সুযোগ পেতে গেলে স্বনির্ভর দলকে কি পঞ্চগয়েতি ব্যবস্থার অঙ্গ হিসাবে থাকলে সুবিধা হবে?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
৪২. ব্লকের দপ্তরগুলি কি স্বনির্ভর দলগুলিকে তাদের জীবিকার উদ্যোগে যথেষ্টভাবে সাহায্য করে থাকে?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
৪৩. আপনার কি মনে হয় যে গ্রাম এলাকায় কিছু উদ্যোগী যুবক-যুবতী যদি সামান্য অর্থের বিনিময়ে স্বনির্ভর দলকে বিভিন্ন বিষয়ে যেমন নতুন ধরনের জীবিকা, হিসেবনিকেশ, উৎপাদিত পণ্য বিক্রি ইত্যাদি ক্ষেত্রে সাহায্য করতো তাহলে সুবিধা হত?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
৪৪. যদি আমরা স্বনির্ভর দলের পরিপূর্ণ অংশগ্রহণ চাই, তাহলে আপনার কি মনে হয় যে গ্রাম সংসদ ও গ্রাম সভার মিটিংটাকেই অংশগ্রহণমূলক প্রক্রিয়া হিসাবে না দেখে অংশগ্রহণমূলক প্রক্রিয়ার সর্বশেষ ধাপ হিসাবে দেখা উচিত?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
৪৫. যদি গ্রাম উন্নয়ন সমিতি ধীরে ধীরে শক্তিশালী হয় তাহলে এই স্তরই কি পঞ্চগয়েতি ব্যবস্থার সঙ্গে স্বনির্ভর দলের নিবিড় সম্পর্ক রাখার সঠিক উপায় হয়ে উঠতে পারে?	হ্যাঁ <input type="checkbox"/>	না <input type="checkbox"/>
৪৬. কোন মাধ্যমে স্বনির্ভর দলের কাছে বিভিন্ন তথ্য সবচেয়ে ভালোভাবে পৌঁছে দেওয়া সম্ভব হবে?	ক্রমানুসারে সাজিয়ে দিন	
(ক) গ্রাম পঞ্চগয়েতের মাসিক মিটিংয়ের মাধ্যমে		
(খ) যুবক-যুবতীদের সহকারী মাধ্যমে (প্যারাপ্রফেশনাল)		
(গ) প্রচার মাধ্যম		
(ঘ) ব্লকের দপ্তরের কর্মচারীদের মাধ্যমে		
বিশেষ মন্তব্য:		

স্বনির্ভর দলের সমীক্ষা পত্র
(দলনেত্রী ও অন্য যেকোনও সদস্য সহ সমীক্ষাটি করা বাঞ্ছনীয়)

জেলার নাম: কোচবিহার

ব্লকের নাম: কোচবিহার - ১

১.	উত্তরদাতার নাম:			
২.	স্বনির্ভর দলের নাম:			
৩.	গ্রামের নাম:			
৪.	মৌজার নাম:			
৫.	গ্রাম সংসদের নাম:			
৬.	গ্রাম সংসদের নম্বর:			
৭.	গ্রাম পঞ্চায়েতের নাম:			
৮.	দলের সদস্য সংখ্যা কত?		জন	
৯.	দলে কতজন বিপিএল পরিবারের সদস্য রয়েছে?		জন	
১০.	দলের বয়স কত?			
১১.	দল এসজিএসওয়াই - এর অন্তর্ভুক্ত কিনা?	হ্যাঁ		না
১২.	উত্তর হ্যাঁ হলে কোন সংস্থা দল গঠন করেছে?	পঞ্চায়েত (আরপি) এন জি ও		ব্যাংক
				অন্যান্য
			কোঅপারেটিভ সোসাইটি	
১৩.	উত্তর না হলে কোন সংস্থা দল গঠন করেছে?	পঞ্চায়েত (আরপি) এন জি ও		ব্যাংক
				অন্যান্য
			কোঅপারেটিভ সোসাইটি	
১৪.	দলের গ্রেডিং হয়েছে কিনা?	হয়েছে		হয়নি
১৫.	দল মোটামুটি নিয়মিত সঞ্চয় করে কিনা?	হ্যাঁ		না
১৬.	দলের কতজন ঋণ নিয়েছেন?		জন	
১৭.	দলের সদস্যরা কী কী কারণে ঋণ নিয়েছেন?	বিপদআপদ প্রাণীসম্পদ পালন		চাষবাস
				ব্যবসা
			অন্যান্য	
১৮.	দলের এইসব কাজকর্ম করতে গিয়ে গ্রাম পঞ্চায়েতের সঙ্গে নিয়মিত যোগাযোগ আছে কিনা?	হ্যাঁ		না
১৯.	আয় ও সঞ্চয়ের কাজ ছাড়া কোনও সামাজিক কাজে দল অংশগ্রহণ করেছে কিনা?	হ্যাঁ		না

২০. এই উদ্যোগে গ্রাম পঞ্চায়েতের কোনও ভূমিকা ছিল কিনা?	হ্যাঁ		না
২১. গ্রাম পঞ্চায়েতের কোনও কাজে দল অংশগ্রহণ করেছে কিনা?	হ্যাঁ		না
২২. দলের সদস্যরা গ্রাম সংসদের সভায় নিয়মিত যোগদান করে কিনা?	হ্যাঁ		না
২৩. গ্রাম পঞ্চায়েতে স্বনির্ভর দলের মাসিক মিটিংয়ে দলের কোনও সদস্য গেছেন কিনা?	হ্যাঁ		না
২৪. গ্রাম পঞ্চায়েতের দায়দায়িত্ব ও ব্যবস্থা সম্পর্কে দলের সদস্যরা জানেন কিনা?	জানি		কিছুটা জানি জানি না
২৫. যদি কিছুটা জানেন, প্রধানত কীভাবে জেনেছেন?	ব্যক্তি		প্রশিক্ষণ প্রচার মাধ্যম
২৬. আপনাদের পাড়ায় বিভিন্ন বিষয় নিয়ে পাড়া মিটিং হয় কিনা?	হ্যাঁ		না
২৭. দলের সদস্যরা কি পাড়া মিটিংয়ে অংশগ্রহণ করেন?	হ্যাঁ		না
২৮. দল কোনও আয়মূলক কাজের বা সামাজিক উদ্যোগের পরিকল্পনা বা প্রস্তাব গ্রাম সংসদে দিয়েছে কিনা?	হ্যাঁ		না
২৯. দলের বিভিন্ন কাজকর্মে গ্রাম পঞ্চায়েতের সহযোগিতার প্রয়োজন আছে কিনা?	হ্যাঁ		না
৩০. দল কোনও উপসংঘ/ সংঘ / মহাসংঘে যুক্ত আছে কিনা?	হ্যাঁ		না
৩১. দলের কোনও সদস্য এইসব প্রতিষ্ঠানের সদস্য কিনা	গ্রাম উন্নয়ন সমিতি উপসংঘ মহাসংঘ		গ্রাম পঞ্চায়েত সংঘ রাজনৈতিক দল
৩২. সরকারি বিভাগগুলির (যেমন কৃষি দপ্তর, প্রাণী দপ্তর ইত্যাদি) সঙ্গে দলের নিয়মিত যোগাযোগ আছে কিনা?	হ্যাঁ		না
৩৩. সরকারি বিভাগগুলির সঙ্গে ভালো যোগাযোগ গড়তে গ্রাম পঞ্চায়েতের কোনও ভূমিকা ছিল কিনা?	হ্যাঁ		না
৩৪. পাড়ার অধিকাংশ গরিবেরা কি দলে যোগ দিতে পারছেন?	হ্যাঁ		না
৩৫. দলের কতজন সদস্যের পরিবার সারা বছর দুবেলা পেট ভরে খেতে পান না?			জন
৩৬. আপনাদের পাড়ার নিঃস্ব ও হতদরিদ্র পরিবার যারা দলে যোগ দিতে পারেন নি, কারা তাঁদের সবচেয়ে বেশি সাহায্য করতে পারেন?	এন জি ও গ্রাম উন্নয়ন সমিতি		গ্রাম পঞ্চায়েত সরকারি বিভাগের কর্মকর্তা পাড়ার স্বনির্ভর দল

৩৭. গ্রাম পঞ্চগয়েত সহযোগিতা করলে দল এইসব নিঃস্ব পরিবারদের সাহায্য করার দায়িত্ব গ্রহণ করবে কিনা?	হ্যাঁ		না	
৩৮. বর্তমানে যাঁরা আপনাদের দল চালাতে সাহায্য করছেন, তাঁরা কী আগ্রহী যে আপনারা গ্রাম পঞ্চগয়েতের সঙ্গে আরও বেশি করে যোগাযোগ রাখুন?	হ্যাঁ		না	
৩৯. দল কি গ্রাম পঞ্চগয়েতের বিভিন্ন কাজকর্মের সঙ্গে আরও বেশি করে যুক্ত হতে চায়?	হ্যাঁ		না	
৪০. গ্রাম সংসদের সভায় মহিলাদের অংশগ্রহণের জন্য দল কোনও বিশেষ উদ্যোগ নেয় কিনা?	হ্যাঁ		না	
৪১. কাদের নিয়ে দল করলে আপনাদের মনে হয় আরও সুবিধা হবে? বিপিএল অন্তর্ভুক্ত গরিব পরিবারদের একসাথে নিয়ে দল করলে বিপিএল হোক বা না হোক পাড়ার প্রতিবেশীদের নিয়ে দল করলে		<input type="checkbox"/>		<input type="checkbox"/>
৪২. আপনাদের স্বনির্ভর দলগুলির মধ্যে আদানপ্রদানের জন্য কোন কোন স্তরে সাংগঠনিক কাঠামোর প্রয়োজন আছে? ক) গ্রাম পঞ্চগয়েত স্তরে খ) গ্রাম সংসদ স্তরে গ) ব্লক স্তরে ঘ) কোনওটাই নয়		<input type="checkbox"/>		<input type="checkbox"/>
৪৩. মহিলাদের নিয়ে দল বলে আপনারা আলাদাভাবে কি কোনও অসুবিধার মধ্যে পড়েন?	হ্যাঁ		না	
৪৪. দল করার ফলে মহিলারা কি পঞ্চগয়েতের সদস্য বা প্রধান হতে আরও সক্ষম হন?	হ্যাঁ		না	
৪৫. পঞ্চগয়েতি ব্যবস্থায় ভবিষ্যতে দল নিজেকে কীভাবে দেখে? পঞ্চগয়েতি ব্যবস্থার তৃণমূল স্তরের প্রাতিষ্ঠানিক অঙ্গ হিসাবে বিভিন্ন দলকে নিয়ে একটি শক্তিশালী সংগঠন গড়ে তোলা যা প্রয়োজনে পঞ্চগয়েতের সঙ্গে সম্পর্ক রাখবে		<input type="checkbox"/>		<input type="checkbox"/>
৪৬. আপনাদের দলের সক্ষমতা বাড়ানোর জন্য কী পদ্ধতি আপনাদের কাছে গ্রহণযোগ্য? ক) মাঝেমাঝে কয়েকদিনের প্রশিক্ষণ খ) ধারাবাহিকভাবে কোনও ব্যক্তি বা সংস্থার সাহায্য		<input type="checkbox"/>		<input type="checkbox"/>

অ্যাহেড ইনিশিয়েটিভস্
গ্রামীণ পরিবারভিত্তিক সমীক্ষা

- ১। উত্তরদাতার নাম:
- ২। গৃহকর্তার/কর্ত্রীর নাম:
- ৩। উত্তরদাতার সঙ্গে গৃহকর্তার/কর্ত্রীর সম্পর্ক:
- ৪। গ্রামের নাম:
- ৫। গ্রাম সংসদ:
- ৬। গ্রাম পঞ্চায়েত:
- ৭। ব্লক:
- ৮। জেলা:

৯। পরিবারের কার্যকরী জমির মোট পরিমাণ (নথিভুক্তবর্গাদার হিসাবে চাষ করা জমির পরিমাণ সহ): (P1)

১. জমি নেই
২. ১ একরের কম সেচ সেবিত জমি অথবা ২ একরের কম অ-সেচ সেবিত জমি
৩. ১ একর থেকে ২ একর সেচ সেবিত জমি অথবা ২ একর থেকে ৪ একর অ-সেচ সেবিত জমি
৪. ২ একর থেকে ৪ একর সেচ সেবিত জমি অথবা ৩ একর থেকে ৬ একর অ-সেচ সেবিত জমি
৫. ৩ একরের বেশি সেচ সেবিত জমি অথবা ৬ একরের বেশি অ-সেচ সেবিত জমি

১০। বাসগৃহের প্রকৃতি: (P2)

১. নিজস্ব কোনও বাস্তু নেই, অন্যের আশ্রয়ে বা অনুমতি ছাড়া থাকেন
২. একটিমাত্র বাসযোগ্য ঘরসহ কাঁচা বাড়ি
৩. দুই বা তার বেশি বাসযোগ্য ঘরসহ কাঁচা বাড়ি / অন্যান্য বাড়ি
৪. আংশিক পাকা বাড়ি
৫. পাকা বাড়ি

১১। গড়পড়তা পরিচ্ছদের সংখ্যা (প্রতি সদস্য পিছু সংখ্যা) (P3)

১. ২-এর কম
২. ২ থেকে ৪, কিন্তু কোনও শীতবস্ত্র নেই
৩. ২ থেকে ৪, কিন্তু কোনও শীতবস্ত্র সহ
৪. ৪ বা তার বেশি, শীতবস্ত্র সহ কিন্তু ৬ এর কম
৫. ৬-এর বেশি

১২। খাদ্যের নিরাপত্তা: (P4)

১. বছরের অধিকাংশ সময়ে দিনে একবারের কম পেট ভরে খেতে পান
২. সাধারণত দিনে একবার পেট ভরে খেতে পান, কিন্তু কখনো কখনো তাও পান না
৩. দিনে দু'বার পেট ভরে খেতে পান, কিন্তু বছরের কোনও কোনও সময়ে তাও পান না
৪. সারা বছর দিনে দু'বার অন্তত পেট ভরে খেতে পান
৫. খেতে পাওয়ার কোনও সমস্যা নেই

১৩। শিক্ষার মান (পরিবারের সর্বাধিক শিক্ষিত ব্যক্তির): (P6)

১. নিরক্ষর
২. প্রাইমারি স্তর পর্যন্ত (পঞ্চম শ্রেণী)
৩. দশম শ্রেণী পর্যন্ত
৪. স্নাতকস্তর পর্যন্ত / পেশাভিত্তিক ডিপ্লোমা
৫. স্নাতকোত্তর / পেশাগত ডিগ্রি

১৪। পারিবারিক শ্রমভিত্তিক অবস্থান: (P7)

১. সদস্যরা সবাই অক্ষম/বৃদ্ধ ব্যক্তি বা শিশু, পরিশ্রম করে কোনও নিয়মিত উপার্জন করার কেউ নেই
২. মহিলা ও শিশু শ্রমিক
৩. শুধুমাত্র প্রাপ্তবয়স্ক পুরুষ ও মহিলা শ্রমিক, কোনও শিশু শ্রমিক নেই
৪. শুধুমাত্র প্রাপ্তবয়স্ক পুরুষ শ্রমিক
৫. অন্যান্য

১৫। জীবনধারণের উপায়: (P8)

১. দিনমজুর / কৃষি শ্রমিক / অন্যান্য শ্রমিক যারা কায়িক পরিশ্রম করেন
২. কৃষি এবং নিজেরা মাঠে কাজ করেন
৩. স্বনিয়োজিত গ্রামীণ কারুশিল্পী (আর্টিসান) / হকার, যারা অন্য কাউকে নিয়োগ করেন না
৪. অসংগঠিত ক্ষেত্রে নিয়মিত মজুরিভিত্তিক চাকরি
৫. অন্যান্য, যথা সংগঠিত ক্ষেত্রে চাকরি, ডাক্তার, উকিল, নিজস্ব ব্যবসা, উৎপাদন সংস্থা

১৬। ঋণের ধরন: (P10)

১. প্রতিদিনের প্রয়োজন ভিত্তিক পরিচিত ব্যক্তির কাছে নেওয়া ঋণ
২. উৎপাদন ভিত্তিক প্রয়োজনে পরিচিত ব্যক্তির কাছে নেওয়া ঋণ
৩. অন্য কোনও কারণে কোনও সংস্থা থেকে নেওয়া ঋণ
৪. শুধুমাত্র কোনও অনুমোদিত সংস্থা থেকে নেওয়া ঋণ
৫. কোনও ঋণ নেই

১৭। পরিবারের প্রধান উপার্জনকারীর উপার্জনের জন্য গ্রামের বাইরে গমনের কারণ: (P11)

১. অস্থায়ী কাজ
২. মরশুমি কাজ
৩. জীবনধারণের অন্য কোনও উপায়
৪. উপার্জন ছাড়া অন্যান্য কারণ
৫. উপার্জনের জন্য বাইরে যেতে হয় না

১৮। বিশেষ ধরনের দুঃস্থতা: (P12)

১. কোনও সামাজিক বা সরকারি সাহায্য পান না এরকম স্থায়ীভাবে প্রতিবন্ধী
২. সহায়তাহীন বৃদ্ধ
৩. পরিবারের প্রধান মহিলা
৪. পরিবারের কোনও একজন সদস্য দুরারোগ্য ব্যাধিতে আক্রান্ত হওয়ায় চিকিৎসা সংক্রান্ত ব্যয় পরিবারের আয়ের থেকে বেশি
৫. কোনওটিই নয়

১৯। বি পি এল কার্ড আছে কিনা? হ্যাঁ না

২০। জব কার্ড আছে কিনা? হ্যাঁ না

২১। জবকার্ডে গত বর্ষার আগে অবধি কতদিন কাজ পেয়েছেন?

২২। পরিবারের কেউ কোনও স্বনির্ভর দলের সাথে যুক্ত আছেন কি? হ্যাঁ না

২৩। যুক্ত থাকলে স্বনির্ভর দলের নাম কি? _____

২৪। কতদিন ধরে দলের সঙ্গে যুক্ত আছেন? _____

২৫। দলের থেকে কখনো ঋণ চেয়েছিলেন কি? হ্যাঁ না

২৬। দলের থেকে কখনো ঋণ পেয়েছিলেন কি? হ্যাঁ না

২৭। ঋণ শোধ করেছিলেন কিনা? হ্যাঁ না

২৮। কী কী কারণে ঋণ নিয়েছিলেন? বিপদআপদ চাষবাস
প্রাণীসম্পদ পালন ব্যবসা
অন্যান্য

২৯। স্বনির্ভর দলের সঙ্গে যুক্ত হওয়ার পর আপনি ও আপনার পরিবার অন্য কোনওভাবে উপকৃত হয়েছেন কিনা? হ্যাঁ না

৩০। আপনাদের পাড়ায় বিভিন্ন বিষয় নিয়ে পাড়া মিটিং হয় কিনা? হ্যাঁ না

৩১। পাড়া মিটিংয়ে পরিবারের কেউ অংশগ্রহণ করেছেন কি? হ্যাঁ না

৩২। গ্রাম উন্নয়ন সমিতির মিটিং নিয়মিত হয় কি? হ্যাঁ না

৩৩। গ্রাম উন্নয়ন সমিতির মিটিংয়ে পরিবারের কেউ অংশগ্রহণ করেছেন কি? হ্যাঁ না

৩৪। গ্রাম সংসদের সভায় পরিবারের কেউ কোনওদিন গেছেন কি? হ্যাঁ না

৩৫। আপনার পরিবার কখনো কোনও সরকারি সাহায্য পেয়েছে কিনা? হ্যাঁ না
(অন্নপূর্ণা, অস্ত্রোদয়, ইন্দিরা আবাস যোজনা, সহায়, বিপিএল-এর রেশন ইত্যাদি)

৩৬। আপনার পরিবারের খাদ্যের অভাবের প্রধান কারণ কী? পরিবারের কেউ কর্মক্ষম নয়
চাষবাসের জমি নেই
সারা বছর কাজ জোটে না
অন্যান্য

৩৭। স্বনির্ভর দলের সঙ্গে যুক্ত না থাকলে তার কারণ কী?

টাকা জমানোর ক্ষমতা নেই
দল সদস্য হিসাবে নেয়নি
বাইরে কাজ করতে যাওয়ার কারণে
দল সম্পর্কে কোনও ধারণা নেই
পারিবারিক চাপ
অন্যান্য

৩৮। স্বনির্ভর দলের সদস্য ছিলেন, কিন্তু এখন আর নেই তার কারণ কী?

টাকা জমানোর ক্ষমতা নেই
বাইরে কাজ করতে যাওয়ার কারণে
পারিবারিক চাপ
দল ভেঙে গেছে
অন্যান্য

৩৯। পঞ্চায়েতি ব্যবস্থায় স্বনির্ভর দলের ভূমিকা কী হওয়া উচিত?

পঞ্চায়েতের সঙ্গে ওতোপ্রতোভাবে কাজ করা উচিত
স্বনির্ভর দলগুলির নিজস্ব একটা শক্তিশালী সংগঠন তৈরি করা উচিত