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Turning Cold Money Hot

What The SHG Movement Can Learn From An Alternate Approach

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I Introduction

India's financial ecosystem is evolving at a rapid pace, yet commercial and even public actors continue to bypass rural households in search of more profitable and more easily reached markets. Picking up the slack are NGOs, under ever-tightening legal constraints, and massive government-led programs. The schemes of the National Bank of Agriculture and Rural Development (NABARD) and National Rural Livelihoods Mission (NRLM) are far-reaching and carry with them a mandate to develop rural financial markets as well as to support people living and working in these markets. Within these broader forces, the Aga Khan Foundation and its partners[i] in India have enjoyed success with a method called Community Based Savings Groups (CBSGs), which assists rural and peri-urban women and men in putting their financial resources to work.

The aim of this paper is to persuade practitioners familiar with the SHG model to assess the advantages of the CBSG approach and to adopt features relevant to their contexts.

1. What is an SHG?

Initiated in the 1980s by several NGOs, the SHG movement evolved to include banks and government stakeholders. Many states in India promote the formation of SHGs for a variety of financial and social purposes. SHGs are often encouraged to link to a bank for credit that supplements the group corpus.

While there is no single SHG model, there is a set of commonly used practices that are understood to express core SHG principles. An SHG consists of 10-20 women who self-select into a financial group. The group sets the amount and frequency of savings. It also decides who in the group might receive a loan, for which purposes the loans are to be used and the rate of interest borrowers much pay.

Technically, most SHGs are a form of ASCA - accumulating credit and savings association – with no set date on which the group corpus (savings, interest income and fees) is returned to its members.

2. What is a CBSG?

A Community-based Savings Group (CBSG) is an approach promoted by the Aga Khan Foundation and its partners. Inspired by the VSLA model refined by CARE in Africa, by indigenous ASCAs operating throughout India, and by Pradan's early efforts in eastern India, the CBSG model follows a specific

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system of financial intermediation[ii]. During an intensive 5-day training, facilitators master a set of principles and procedures in savings group formation and strengthening. Within less than a year of their first meeting, CBSGs will have graduated, meaning they can manage their financial activities independent of a facilitator. The facilitator is paid by the CBSG.

Under the CBSG model, the facilitator brings together 15-20 women, with group size varying by locale. Members meet regularly, usually twice per month, to purchase shares in a group fund. After just a few weeks of meeting, members may request to borrow money from the fund for any purpose they choose. At the end of the year when all loans have been repaid with interest, the group "shares out" its corpus[iii], distributing share capital and proportionate income back to members.

Technically, CBSGs are time-bound ASCAs - accumulating credit and savings associations that have set date in which the group corpus (shares capital plus income) is returned to its membership.

3. What are key similarities and differences?

The Community-Based Savings Group approach shares some features with the SHG approach. Groups of 10-20 or even more women gather for the purposes of pooling and managing their financial resources. Members meet regularly and are able to request loans from the group corpus.

But, the similarities end there (see Box 1: Features of SHGs and CBSGs). Later in this paper we explore crucial differences and their implications for financial inclusion.

Box 1: Features of SHGs and CBSGs

Feature	SHG	CBSG
Length of time from early group formation until complete autonomy.	Three or more years.	Less than one year.
The way in which the group takes custody of member contributions	As regular savings deposits, usually the same amount per person per meeting.	As regular share purchases and can vary by member and by meeting. Social fund
Distribution of corpus back to members	Rare distributions; corpus can stay intact for decades	Periodic (usually annual), planned distribution of corpus to members in proportion to shares.
Record-keeping	Several sets of savings, loan, and ledgers and passbooks	Passbooks. Groups have option to keep a simple ledger.
Credit from banks and outside sources	Highly promoted	Not promoted, savings are promoted and often CBSGs have excess liquidity to lend to members.

Meta-structures (federations, clusters, etc.)	Extant, often part of government SHG-promoted programs	None
Government benefits through groups	Many SHGs formed for the purpose of channeling government benefits to members.	CBSG members may choose to join other SHG groups, but CBSGs do not channel government benefits to members.

II Challenges of the SHG Model

Challenges embedded into the norms of the SHG approach unintentionally exclude some of the very people that the SHG movement hopes to serve. We examine a few of the more critical challenges below.

1. Services do not match the cash flow of members or the capacity of the SHG.

The income of many poor SHG members depends on wage labor or farming activity. Few living in India’s hard-pressed rural areas enjoy steady employment with much of household earnings being seasonal, based on farming cycles and wage labor patterns. Because income is plentiful at certain times of the year and scarce at others, the capacity of members to make regular savings or loan payments is limited. (Sinha et al 2008).

Exaggerating the impact of irregular income is the occurrence of household emergencies. A bout of malaria or a flare-up of joint pain can bring on sudden costs. Irregular income and erratic expenses create cash flow volatility, reducing a member’s ability to make steady, same-size payments to her group. Members who are chronically ill or who have chronically ill dependents in particular understand their tendency to bounce from small emergency to small emergency. They know expenses will emerge. They just don’t know exactly when.

Same-size savings payments do not work for these kinds of members. In fact, same-size payments ensure that the group corpus shrinks to the payment capacity of its poorest or most cash-volatile members. Should a member be certain that she could commit 5 rupees per month - though in some months she might deposit 25 rupees - she claim, in an effort to reduce the risk of overcommitting, that her maximum monthly savings capacity is 5 rupees.

The same-size deposit not only robs members of the chance to set aside more savings when they have a little extra money in the household, it deprives an SHG of the chance to increase its corpus and earn more interest income for its members. The SHG has two options when facing this dilemma of same-size payments: exclude members who are poor or cash-volatile or include them and minimize the benefits to the group at large.

Though the reasons why groups generally require members to keep similar savings balances are unknown, our field research indicates that maintaining consistent, same-size payments make for easier recordkeeping. Designing a product or process around ease of recordkeeping seems a clumsy, supplier-oriented way of offering people the tools they need to manage their financial lives.

2. SHGs often require new members to match existing member savings.

SHGs operate under a de facto rule that requires prospective members who want to join an existing group to contribute a lump sum equal to the individual savings of each member. For example, if the average individual savings of a member is 2000 rupees (about $40), then a new member would need to come up with 2,000 rupees for her *initial* contribution, even though it took other members months or years to accumulate 2,000 rupees. Why this norm exists across India is not known. Likely it has to do with the inability of SHGs to manage varying amounts of deposits, either because of a complicated system of record-keeping or because of the way in which members were trained.

Whatever the cause of this norm, the condition that a new member must muster an “entry sum” ensures that only better off people join an existing group. Should a group lends the entry sum to a new member, that new member must immediately take on debt. This norms guarantees that only potential members with greater financial means can join. (Sinha et al 2008).

It also discourages young, married women, new to a village and without much capital, from joining a group. When pressed SHGs said they addressed the issue of locking out new members by suggesting that village newcomers form their own SHGs. Naturally, these new members would not be drawing fellow members from a larger pool of women, but purely from a roster of the area’s most recent arrivals. Entering into an existing group is indeed difficult for prospective members. One study’s sample of 1942 SHGs (Reddy & Reddy) indicated that only ten had admitted new members.

3. SHGs lack important rest periods and defined share-out dates.

Typically SHGs accumulate savings over many years with no breaks in between. It is not difficult to imagine why facilitators of SHG would prefer long life spans of their groups. (Rutherford 2009) They spend a great deal of time setting SHGs up and would prefer not to dismantle them. Permanent groups offer a permanent platforms onto which facilitators can fix a variety of other services.

Yet such a formula of borrowing year in and year out with no dividends distributed to members, no clean completion of a financial cycle, no annual rest periods for festivals, harvests, or preparing families for the inevitable rains and floods ignores seasonal rhythms and prevents the chance for groups to periodically reconstitute their membership and continue saving. The result is that prospective members may be excluded from participating in any SHG at all. There is no logical moment of entry for them if they choose to come midstream. Without automatic rest periods SHGs may unintentionally exclude social groups that would enjoy the benefit of financial services. Following are a few examples.

Exclusion of Migrants. In India, a principal income coping strategy of rural households is short-term or circular migration. It is largely an invisible phenomenon, with limited data. A recent report by UNICEF indicates that studies struggle to pinpoint the number of adults and youth migrating. Estimates vary, suggesting that anywhere between 15 million and 100 million people migrate each year, mainly in search of work. Whatever the exact number may be, UNICEF claims that most seasonal migrants belong to economically deprived groups (UNICEF 2012).

Migration makes an SHG member's presence at year-round meetings impossible. Without an annual break in meetings or a return of share capital, SHGs do not take into account the reality of people on the move. Migrants with seasonal work patterns would need to stop attending meetings and might like to use lump sums from a share-out to help support their travel. A key reasons members dropped out of SHGs according to a 2005 study was migration. (Sinha at al 2008)
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Exclusion of Young Women. We have already discussed how an entry sum requirement prevents young women from joining existing groups in their husband's villages. But the norms go further by discouraging unmarried women from joining groups in their natal villages. The SHGs do not want to be returning savings that a member might withdraw as she relocates to her husband's village. Likely such an accommodation would require a level of accounting beyond the capacity of the SHG.

Unmarried women might appreciate the chance to accumulate savings for their weddings or to set up a new home. More importantly, they might like to use their share-out to provide some independence from a future mother-in-law, or to collect the entry sum needed to join an existing group in her husband's village.

Exclusion of Late Adopters. The financial permanence of SHGs means there is no fixed date when groups can dissolve. The most financially disadvantaged people living in an area might want to wait to see how an SHG functions before joining. By they decide to join, it is often too late. They cannot come up with an entry sum needed and the group lacks a clear point where new members might join.

Group permanency produces a "a double lock-out" effect: members are locked out their savings and new members are locked out of existing SHGs. There is also a "lock-in" factor at work. Members of groups find it difficult to leave permanent groups. Groups have difficulty calculating savings or ensuring there is enough liquidity in their corpus to fund a full withdrawal. If elite members (Tankha 2012) have taken over key functions of an SHG, then the less elite may find themselves in a state of permanent capture, meeting endless expectations to produce regular savings without the clear benefit of being able to access those savings.

4. Complicated records limit savings access and create dependency.

As we have seen, contributing to both "lock-out" and "lock-in" is the time-unbounded nature of SHGs. Also contributing are complicated bookkeeping systems, which though not required of SHGs, seem to be the norm of SHG operations. Regular deposits are noted in ledgers and passbooks. Loans taken and payments made are registered in a similar manner. These systems make the prospect of returning savings to a member complicated.

A onerous system of passbooks and ledgers guarantees that groups with largely illiterate members will not be able to self-manage their financial activities. Instead, they must rely on the assistance of external record-keepers to perform the even most basic functions.

SHGs across the board suffer from incomprehensible and inaccurate bookkeeping. Besides the waste of time of keeping multiple books, the records are often inaccurate, subject to overwriting and double entry, addition and subtraction mistakes as well as omission of important information like loan repayments. In a simple audit, one study found that 40% of groups had weak records. Many had not been updated for a year or more (Sinha et al 2008)

5. External credit can be confusing and damaging.

National and government schemes in India offer SHGs credit to supplement the loans from the group corpus. Intended to help entrepreneurs procure fixed assets or fund working capital, evidence does not bear out these uses of credit.

In *Microfinance Self-Help Groups in India*, Ajay Tankha writes that SHGs, dependent on credit, suffer from a limited capacity to absorb new rounds of credit, particularly after the third or forth round, yet they still seek more credit. "With their capacity to handle larger loans, SHGs may experience a phenomenon similar to that of the Peter Principle wherein SHGs 'rise to the level of their own incompetence', i.e. borrow and return loans from banks until they are unable or unwilling to do so." (Tankha 2012)

Credit linkages are under pressure. A recent study (Tankha 2012) shows that in a large national scheme the number of SHG loans from banks has declined over the past three years. The number of SHGs linked to banks has also declined. In part, bankers themselves find the administrative burdens not worth the income. More perilous is that banks extending credit, may actually be competing with the internal funds of SHGs. Further, to qualify for credit, some banks demand group deposits. The SHGs cannot access these deposits, which could otherwise be used to fund the credit needs of group members.

In fact, SHG members have become dissatisfied with relatively small average loan amounts (Srinivasan 2010). Loan sizes are likely to stay small if savers cannot garner good returns. Because SHG facilitators discourage returns in favor of accessing bank credit, there is little incentive for savers to save more than the minimum.

While links to sources of credit can be useful to mature groups, it can be damaging to new groups. SHG facilitators are often tasked with helping banks to collect loans, an activity that blurs their role as an enabler of self-help. Worse, members shake down fellow members to collect loans in order that the group might qualify for a fresh round of external credit (Sinha et al 2008). And finally larger loans are often reserved for more elite members.

6. Complicated service structures create new burdens.

State governments promote more than 75% of SHGs in India (Tankha 2012). Where government staff was once responsible for building basic infrastructure or delivering basic services, SHGs have become responsible for these activities. Livelihoods improvement, forestry management, water monitoring now fall in the province of SHGs. Many schemes layer onto SHGs complicated super structures that require groups to federate and cluster at different levels (see Box 2). Various financial and management mechanisms deployed by the programme ensure that SHGs remain largely credit-driven and dependent on outside support (Ledgerwood 2013). Ambitious coverage and saturation goals of the scheme cause one to wonder how a villager might opt out without loss of dignity or marginalization.

Box 2: Jeevika – National Rural Livelihoods Mission in Bihar: An Example of New SHG Burdens

With support from the World Bank, Jeevika seeks economic and social empowerment of the rural poor in one of India's poorest states, intervening with communities through four components: institutional capacity building; social development; microfinance; and livelihoods promotion and strengthening. (Tankha 2012)

Jeevika is ambitious. At its end in 2022, the project aims to reach 100% of people who are poor to the naked eye[iv]. The project plans to reach five million families in 44 blocks of Bihar, roughly 4,000 villages. According to Jeevika website, "The core strategy of the programme is to build vibrant community institutions of women, which through member saving, internal lending, regular repayment and economic activities become self-managed institutions. Self-help groups are the primary level community organization." From this base structure, Jeevika has elaborated a complex management and credit structure that involves Village Organizations, Block Level Federations, Community Investment Funds as well as bank linkages. Each requires different recordkeeping and administration, with some overseen by staff and others devolved to the village level.

III The CBSG Model and Challenges Addressed

The CBSG model addresses many key challenges of SHGs. Without a study to determine the difference in household impacts between CBSGs and SHGs, or a complete understanding of costs structures, it is difficult to quantify "bang for the buck" (unit of impact per unit of cost) and compare. But, at this early stage it appears that CBSGs have the capacity to foster financial flexibility and social inclusion to a greater degree than that offered by SHGs.

1. The clarity of the share and passbook system eliminates complicated bookkeeping.

The CBSG approach uses simple procedures to guide every CBSG meeting (Allen and Staehle 2008). Meeting regularly to issue member shares and to make loans every other week, the CBSG returns all accumulated funds including income (interest fees and fines) to members according to their shares.

Because CBSGs require only passbooks as written records – some groups opt for simple ledgers - participating households quickly understand saving, loan, and share-purchase rules. Members find the share system easy to understand, and are quickly able to set share prices. For example, the value of one share may be set to an amount that reflects what the poorest or most cash-volatile member can afford to purchase, say 5 rupees.

During each meeting, group members know exactly how many shares each has purchased and thus the worth of each. Should a member need to leave the group, her capital and returns can be calculated easily from her passbook.

2. The flexibility of the share system matches cash flow of members.

Members may purchase as few as one share and as many as five (some groups set the share maximum rate higher) and may vary their purchase from meeting to meeting. If member income is typically low in the season before the harvest, members purchase fewer shares. After the harvest, members purchase more. Each member can decide at each meeting what her capacity is and make share purchases accordingly.

Such flexibility takes into account the realities of cash-volatile members who may not be able to commit to same-size savings throughout the year, or to savings that equals that of other members. It addresses the challenge of SHGs mentioned earlier: in an SHG, members miss the opportunity to set aside more savings than the defined savings rate. In a CBSG members can easily convert occasional household surpluses into profitable investments.

3. The periodic share-out eases important shuffling and reshuffling of membership.

Each year, the CBSG calls in it loans from members, makes sure all interest, fees and fines are brought current. It distributes capital including earnings back to members according to the shares each has purchased during the year. Members may immediately invest their share-outs in a new cycle of investment and borrowing. However, many claim they like the lump sum and use it to make home improvements, to purchase clothing, or to pay for an important medical procedure, hire labour to help during the planting season or pay school fees.

Besides offering an attractive lump sum to each member, this regular clearing of the CBSG fund allows other benefits to occur. First, unmarried women might join a group for a year or two. While an SHG might resist admitting an unmarried woman due to the trouble of calculating her deposit value, a CBSG has end-of-year and even during-the-year systems in place to allow an unmarried woman to leave the group. We saw evidence of this near Patna.

Second, a regular clearing of accounts allows new members easy entry into an existing CBSG. They do not need to muster a large entry-sum to gain access. They simply join the group at the beginning of a fresh cycle. Such ease of entry allows married women new to the village to join and makes room for late adopters. It also makes room for disgruntled or even marginalized members to graciously exit the group with their dignity and local relationships intact.

CBSGs would do well to pay attention to variations in Tanzania on the share-out model where groups choose to share-out after several years, annually distribute dividends based on profits, but allow members easy withdrawal of their full savings if members give a month's notice. New mobile technology in East Africa has the potential to make easy calculation of individual member interest amounts

4. Non-automatic credit linkages allow members to maximize "hot money".

The CBSG approach acknowledges that not all money is the same. Members divide their thinking about whether money is "hot" or hard won from thrift or "cold" and easily won from institutional sources (Wilson et all 2010). Baksa money, or box money, is dearer to members and more likely to be safeguarded than external credit.

Hot money affords members two important advantages: loans from the corpus are more flexible than external loans and as such can more easily assign loans to priority uses. Plus, they can retain the profits and enjoy the profits later as return on capital.(Premchandar 2009)

Facilitators of the CBSG approach understand that members may use funds for livelihood activities such as the purchase of a few chickens or a goat, but just as often will use funds to purchase food or clothing, or to pay school tuition. Asking members of groups to take on the burden of debt when they have no growing enterprise to support that debt, can damage the financial status of member households.

5. The lack of a meta-structure prevents burdensome administrative activities.

CBSGs are not financially federated, nor clustered. Such structures deter easy group formation and dissolution. They add levels of administration and bookkeeping that may be costly and would render many activities opaque, except to the most literate members.

Facilitators of CBSGs do not encourage members to take on the burden of managing government services. SHGs, often formed by governments and NGOs, do take on these services, thus shifting a public sector workload to the SHG and by extension to its members.

The Aga Khan Foundation and its partners recognize that some women might want the services provided by various government schemes channeled through SHGs. If CBSGs see a service opportunity, they may seize it at their discretion. CBSG members are welcome to join SHGs to receive additional services, but are not required to do so. Our research shows that some members choose to be in multiple groups, with the CBSG serving a crucial niche in transparent, efficient, and useful financial services, particularly savings.

6. A separate social fund helps with household emergencies.

The CBSG approach instructs groups to consider the creation of separate social fund, a kind of insurance for members (Ledgerwood 2013). Kept inside the same lock box as the group investment and loan fund, the social fund typically goes to members in need of small grants to address household emergencies. CBSGs fund their social funds with regular, separate collections, with special collections or simply by channeling interest income into it.

Because money from the social fund is usually given to members as a grant, the group can skip cumbersome records on social fund activities. It can simply count its cash balance. Such a fund allows groups to help needy members who may not be able to repay a loan, while maintaining a separate, healthy corpus.

IV Promising Opportunities for The CBSG Approach

1. NABARD's SHG2 Policies and Products are CBSG-Friendly

Incorporating lessons its first phase of SHG promotion (here called SHG1), NABARD has re-engineered its approach to incorporate both more flexible financial options for groups and individual members.

First, NABARD has removed its requirement in SHG1 where an SHG had to guarantee all bank-linked loans, even if just a few members of the group borrowed. Under SHG2, the entire group need not guarantee a bank loan. Smaller sub-groups, or JLGs (joint liability groups) might borrow, with their members guaranteeing loans of JLG. Those in the larger SHG or CBSG need not be at risk for the loans of the JLG.

Second, NABARD is pioneering technology-related initiatives to assist SHGs with recordkeeping. Using mobile handsets, 100 SHGs in Tamil Nadu are able to record financial transactions in their local language. Mobile phones capture financial information as well as meeting attendance and via SMS, every member receives a weekly report. Similarly, another pilot in West Bengal is using a POS device to capture member savings, borrowing and bank balances. The device is also able to instantly print a physical record and can generate member-level and group-level reports. (NABARD)

If technology via mobile devices could enable the precise tracking of individual transactions, then a CBSG would know the worth of its group and each of its members at any given time. More mature CBSGs could cash out a portion of their corpus while bringing a balance into the next cycle. This would allow the group to provide end-of cycle or longer-term loans, which might be useful for livestock fattening and reclaiming mortgaged land.

2. Aadhaar Can Offer Individuals in CBSGs Additional Services

Aadhaar is an initiative of the Government of India to promote financial inclusion in all states. Issued by the Unique Identification Authority, it is a 12-digit individual identification number that allows individuals to easily transact with banks and banking correspondents, to deposit, transfer or receive electronic payments including cash associated with government benefits (UIPAI).

Aadhaar might be a good complement to members in groups who enjoy the discipline and precision of their CBSG, but who would also like to bank privately using the convenience of their mobile phone or well-located correspondents. In fact, the regulation permits local intermediaries such as women's savings groups to provide services to their communities.

V Conclusion

The CBSG approach builds on the philosophy of early pioneers in the SHG movement. It can afford stakeholders in the SHG movement today a chance to realize the original promise of this movement: full social and financial inclusion. Used well, elements of the CBSG approach can strengthen SHG practices.

To optimize group-organizing activities, the facilitators of SHGs can incorporate into their work the elements described in this paper. Training groups to keep simple records, to replace savings with flexible share purchase, to conduct annual share-outs, and to include a social fund, is not difficult. And it can lead to more autonomous groups that offer versatile services to their memberships. In instances where converting SHGs to CBSGs is difficult – for example in contexts where external credit or management has predetermined the overall approach – SHG facilitators can encourage SHG members to form additional groups that follow the CBSG approach. In this way, members can choose which group they belong to and for which purposes.

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i Partners of the The Aga Khan Foundation in India working on CBSGs include AKRSP, NIDAN, Nav Jagriti and Sakhi

ii For more on the details of the VSLA method, the basis on which CBSG model operates, see Allen and Staehle; for guides on similar models see www.savings-revolution.org

iii The CBSG approach typically does not use the term corpus to described pooled share purchase and deposits. It is used in the paper to draw similarities and differences with the SHG model.

iv Interview with Ravinder Nath Choudhary, District Project Manager, December 2012.