CHAPTER – VI

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

6.1 INTRODUCTION

A total of 520 women consist of Animators, Representators and members of SHG groups were interviewed for the study with the help of a well structured interview schedule. The interviews were conducted and took place in the local language i.e., Tamil. The interviewer also took the opportunity of observing the functioning of SHG by being a non-participant observer in the sittings of some of the SHG groups during the period of field work.

6.2 MAJOR FINDINGS OF THE STUDY

- It is found from the analysis of the study 37.7% of the respondents are aged between 26-35 years and only 4.8% of them are aged below 25 years. It highlights the need of motivating young women towards formation of SHGs. The young and middle age group people can actively participate in socio-economic activities, which is true of the activities of SHGs in the study area. The age groups between 26-45 years respondents are very interested to join in SHGs.

- It is inferred from the analysis 18.5% of the respondents from BC, 34% of them from MBC, 44.2% of them from SC and ST and 3.3% of them from Other Community. It has been observed from the analysis that as the SHG groups of weaker section of SC and ST community are encouraged to involve in SHG activities.

- Among the 520 respondents 31.7% are illiterates, 21.3% of them have primary education 39.1% of them have SSLC/HSC education and only 7.9% of them are degree holders. Majority of the respondents possessed
SSLC/HSC level education. In general more than one-fourth of the SHG members are illiterates. Interestingly, it could be found that the SHGs were targeting the people with no formal education and school drop-outs.

- Among the total respondents 91.7% are married and 8.3% are unmarried. The majority of the respondents in the study areas are married. The unmarried women were not accommodated in the SHGs, as the chance of mobility is high after the marriage.

- It is found that 86% of them from Nuclear family and 14% of them from joint family system. It shows that the traditional joint families are declining fast and nuclear families are on the rise even in rural areas. This is the impact of social transformation that is taking place in the society. The point to be noted has been that the nuclear family system has boosted the dispensation of rural credit.

- It could be observed that the family size upto 3 households are 11.7% followed by 77.9% of the respondents are in the family size 4-6 and 10.4% of them belong to family size of 7 and above. It is found that the family size 4-6 respondents are more in the SHG activities.

- With a view to rate the exposure of the sample respondents regarding their access to the media and consequent awareness, the data are collected as part of the study and it is found that, the TV (69%) was the major source of information whereas in the case of the Radio (12.9%) and Newspaper (7.7%). 10.4% of them are found to not watching any media. The majority of them are found to have regular access to watch media.

- Out of 520 respondents, 14.4% of them are membership in the caste organizations, 24.2% of them are membership in social organizations and 61.4% of them are not membership in any organization. Majority of the respondents do not possess any membership position in social organizations.
• Diverse occupations are observed among 520 respondents. 33.5% of the respondents are housewives followed by 24.8% of them are working as coolies, 20% of them are agriculture labourers, 13.5% of them are working in private sector and 8.2% of them are self-employment. It is found that the majority of the respondents are housewives and they are motivated to do any income generating activities.

• The study found that majority of the respondents (77.7%) are living in rented house, 16% are having owned house and 6.3% of them are living other nature of house like relatives' house, lease house, Government provided house. The house is the prestigious asset for the individual family in Indian culture. However, majority of the sample respondents are living in rented houses.

• The present study found that 40.2% of the respondents are getting an income of Rs.3001-5000, 29.2% of them are getting an income of Rs.5001-7000 followed by 20.6% of them are getting an income of below 3000 and 10% of their income is above 7001. Majority of respondents are getting moderate monthly income of Rs.3001-5000. It shows that SHG members are involved in various income generating activities after joining SHG.

• Among the total respondents, 31.7% of the respondents SHG age is 5-7 years, 26.7% of them SHG age is 7 years, 25.8% of them SHG age is 2-4 years and 15.8% of them SHG age is below 2 years. Majority of the respondents belong to the age of SHG 5-7 years and the formation of SHG is popularized from the past 5-7 years.

• It is found the analysis, 32.1% of the respondents are motivated by their Friends/Relatives, 25.4% of them are motivated by the NGOs followed by 21.2% of them are motivated by Neighbours, consequently 16.9% of them are motivated by Government officials and 4.4% of them are
motivated by their own perception. Majority of the respondents are motivated by their Friends and Relatives.

- According to the data, 18.7% of the respondents' SHG size is 12-14, 26.5% of them SHG size is 15-17 and 54.8% of them SHG size is 18-20. It is found that most of them are belong to the SHG size of 18-20.

- Among the 520 respondents 26.7% are Animator, 11.5% are Representative-I, 3.5% are Representative-II and 58.3% are members. It can be observed that the most of the respondents are members in their SHG.

- Out of 520 SHG members, 21.4% have joined in SHG with the motive of self employment, 28.3% have joined for the purpose of promoting savings, 5.8% have joined for acquiring social status and 32.5% have joined in SHG for getting loan and 12.0% have joined the SHG for other reason such as settlement of old debts from money lenders, develop existing business and some of them joined for social, cultural and political improvement. It is found that the major aim of the SHG is to promote savings and credit for productive and consumption purposes.

- While analysis the conduct of group meetings among the SHGs, 52.1% of the respondents have participated group meeting for weekly once, 25.2% have showed their active participation for fortnightly, 15.8 % have participated for monthly once and 6.9% have participated group meeting occasionally. It is found that majority of the SHG members have conducted group meeting once in a week.

- The SHG needed to be a better platform for women to rally around their social issues. Out of 520 SHG members, 69.6% have conducted in group meeting for purpose of credit and subscription, 21.5% have conducted to educate self and also their children, 52.7% have conducted to discuss about income generating activities, 10.8% have conducted to discuss
about domestic violence relating to women, 25.6% have discussed relating to health problem in their group meeting and 62.6% have conducted for the purpose of discuss about their SHG problem. It is found that most of the SHG members have conducted meeting for savings and subscription.

- SHG-bank linkage programme is a viable tool enhancing the economic status of the rural poor. NGOs play a vital role in making linkages between SHGs and banks. 20.9% have obtained loan amount upto Rs.10000, 16.1% have got loan of Rs.10001-15000, 17.1% have got loan of Rs.15001-20000, 11.5% of them have got loan of Rs.20001-25000, 10% of them have got loan more than Rs.25000 and 24.4% of them have not obtained loan amount. It is found that nearly one-fourth of them have not received loan from bank.

- Credit organizations like Nationalized banks, Co-operative societies and so on follow many formalities to provide credit to the rural people. 21.6% of the respondents stated that the bank has follows many formalities to provide loan, 33.1% of them stated that SHG maintained improper accounts, 28.3% of them stated that new groups and 17% of them stated some other reasons like no need of loan for that particular time, low progress of SHG, not up to the mark of ranking fixed by the bank.

- One of the reasons for joining SHGs is to avail credit. Among the 393 total respondents, 20.1% of them have taken loan for the purpose of starting new business, 8.4% of them have taken loan to meet out day to day household expenses, 18.8% of them have obtained loan to meet their children educational expenses, 12.7% of them have taken loan to repay the old debts, 24.7% of them have taken loan to purchase of cattle/milch animals and 15.3% of them have taken loan for other purposes such as marriage expenses, medical expenses, construct new house, dairying, agriculture and other domestic purposes.
• From the analysis it is identified that lack of interest among the members, Animator's domination and non-cooperation of group members are the prominent problems faced by the SHGs. Followed by improper maintenance of accounts, irregular group meeting and lack of proper infrastructure causes problems in SHGs. Sometimes they have faced problems like interference of outsiders, problems in marketing of products, lack of suitable leadership, lack of husband and family support, lack of credit support from financial institutions and lack of training programmes.

• Training is a very important component of nurturing and strengthening of the SHGs. It is required in the stabilization stage to make the group viable enough to work independently. Out of 520 respondents 89.2% are participated in Training programme and 10.8% are not participated any training programme after joining SHGs. It is found that more than three-fourth of the SHG members have been attended training programme.

• Attending more number of training programme leads to more knowledge to the SHG members. Training is an important component of SHGs members which enhances knowledge, skill and attitude. Among the trained respondents, it is found that majority of the respondents (42.9%) have attended three training programme and also found that maximum of 79.2% of them have attended SHG training only. Generally group members are motivated to participate all training programmes.

• Government has been implementing various training programmes which support women to take up new ventures and start self employment. Maximum of 90.4% of them stated that training is used to know all functions of SHG and minimum of 14.6% of them stated that training is used for some other purposes like improve knowledge, develop exiting business, create awareness regarding economic betterment and social development. It is found that most of them knew all functions of SHG
through various training programmes. Among 464 total respondents, it is found that majority of the SHG members (61%) have satisfied with the training programme.

- Among the total 520 respondents 60.8% are participated in Entrepreneurship Development Training programme and 39.2% are not participated any Entrepreneurship Development Training programmes after joining SHGs. It is found that more than three-fourth of the SHG members have been attended EDT programme.

- EDTP has initiated employment and income generating opportunities for women. Maximum of 47.7% of them have attended tailoring activity and minimum of 8.7% of them have attended other activities like milk products, masala powder preparation, bamboo baskets, mat production, handicrafts etc. It is found that majority of the respondents are liked to attend tailoring activity and 57.9% of them are involved and 42.1% of them are not involved in self employment programme after attending training programmes. As like that maximum of 30.6% of them have undertaken tailoring activity and minimum of 11.6% of them have petty shop. It is found that majority of the respondents are doing tailoring as self employment programme.

- The SHG choose the self employment programme which is most appropriate for them based on certain factors such as the local resources available, the skill they are having, demand for the product and easy marketability. 20% of the respondents have chosen this activity because they already had the skill, 14.8% of them have chosen for demand for the product, 12.7% of them have chosen for the purpose of low investment, 10.4% of them have chosen because of easy marketability, 17.7% of them have chosen for the purpose of self interest through EDP and 8.1% of them have chosen by the direction of known persons. It is found that
majority of the respondents have chosen by the reason of already known the nature of self employment programme.

- women have taken initiatives in improving their participation in government programmes like family welfare, environment awareness, public health, sanitation, community development programmes etc. Among the total respondents, more than 50 percent of the respondents are participated in awareness programmes like literacy for read and write, functions of SHG, regarding savings, income generating activities, family planning, nutrient food for pregnant women and personality development programmes. More than 50 percent of them are not participated in awareness programmes like current affairs, rights and powers of women, Hygiene, widow remarriage, healthcare, child vaccination and HIV/AIDS awareness programmes.

- The SHG women possess enough awareness on education due to their literacy skill given by the SHGs through NGOs or Government authorities. It is found that the impact of training makes the SHG women perfect in self management (learnt for read and write, writing accounts, writing minutes of the meeting, going to bank for transactions and entries into pass books). Group leaders are playing a major role because the other members have faith in the group leaders or avoid taking responsibility. It is also found that the SHG members are educationally empowered well after joining in the SHG.

- The SHG women possess enormous awareness on thrift and credit which influences the purchasing power of the SHG women and they can easily managing their family expenses through their contribution in income, savings and expenditure. It is found that SHG women have the habit of regular savings. This activity helps the women out of the grip of the money lenders. It is also found that the SHG members are economically empowered after joining in the SHG.
• It is found that after group activities are taken up, SHG women become well aware of the ways of increasing and utilizing the privileges available to them which improves the health standards of their family. It is also found that they have attended many awareness programmes regarding health and nutrition, clean environment and self cleanliness. These types of awareness programmes create more social responsibility in the minds of SHG women.

• The SHG women possess awareness on their rights and powers in politics. It is found that they have attended many awareness programmes regarding constitutional provisions and special laws related to them. These types of awareness programmes create more political responsibility in the minds of the SHG women. It is also found that after joining SHG they have interested to know about the political issues and their rights and powers in the society and politics.

• The SHGs have inculcated a great confidence in the minds of them to succeed in their day-to-day life followed by it creates economic self-reliance of poor by meeting consumption and production credit needs as and when they arise. It is found that they are allowed to participate in their family Decision Making process and the SHGs have given High Self Esteem and Self Reliance also. It is also found that after group activities are taken up, SHG women become realize their level of self confidence, the ways of increasing their knowledge and skill, utilizing new techniques in their business, greater participation in decision making process and develop a sense of self worth.

• SHG members in the age group of 35-45 (Mean=30.99) possess high level of educational empowerment. It is found that the age group of 26-35 are highly empowered in each social (Mean=37.39) and psychological (Mean=77.06) aspects. The age group of 35-45 acquire high level of political empowerment (Mean=19.39).
• It is found that Married members are empowered in educational (Mean=30.83), economic (Mean=25.62) and psychological (Mean=74.45) aspects. In social (Mean=36.90) and political (Mean=18.93) areas, unmarried members are in the high level of empowerment.

• Among the 520 respondents, the primary level qualified members are empowered more in psychological (Mean=78.02) aspect. The illiterates are more empowered in each educational (Mean=31.26), economic (Mean=26.05) and social facets (Mean=36.60). The graduates (Mean=18.97) possess high level of empowerment in political areas.

• It is found that SHG members those who are in nuclear family system empowered in economic (Mean=26.34), social (Mean=36.32), and psychological (Mean=74.90) areas. In educational (Mean=30.91) and political aspects (Mean=18.62) those who are in joint family empowered well.

• The SHG members in the family size of 4-6 well empowered on education (Mean=30.90), economic (Mean=26.52), social (Mean=37.16) and psychological (Mean=74.97) areas than the other groups of family size. It is found that the family size consists of 1-3 (Mean=19.08) possess a more on political empowerment.

• It is found that the coolies are possess more empowerment on educational (Mean=31.36), political (Mean=18.75) and psychological (Mean=77.05) areas than other members like agriculturist, housewives, private employees and others. In economic (Mean=26.48) and social (Mean=36.51) aspects housewives possess high level of empowerment.

• It is found that those who residing in rental house more empowered in educational (Mean=30.82), economic (Mean=25.75), social (Mean=36.26) and psychological (Mean=76.71) areas. In the political
environment. They have possessed greater social responsibility regarding their rights and powers and political issues.

- The study witnessed that the SHG women are well known about their rights and powers in the political environment. Through attending various training programmes they can upgrade their knowledge and skills. Generally women have very low knowledge about political issues. Now the SHG women are very interested to know about political news.

- It is learnt from the analysis that the SHG women have psychologically engendered and motivated by the group activities. The exposure of SHG activities has engendered a greater sense of self-esteem, self reliance, team spirit, high self esteem and has encouraged more participation in household decision making.

- The analysis of Cluster reveals that first cluster of SHG members of 11.2 percent (58/520) are in the highly empowered in economic position, 48.3 percent (251/520) of the members are in the moderate level and 40.5 percent (211/520) of them in the low level of economic empowerment. Similarly, the the second cluster of SHG members of 57.4 percent (299/520) are in the high level of educational empowerment, 34.4 percent (179/520) of the respondents are in the moderate level and 8.3 percent (43/520) of them in the low level of empowerment in educational aspects.

- It is found that the maximum frequency of 150 (28.85) in strong cluster of educational empowerment and moderate cluster of economic empowerment. This shows that educational empowerment do not persuade with the economic status of the SHG members. It is concluded from this that there is no association between clusters of educational empowerment and economic empowerment of the members of SHG. Hence, the null hypothesis is accepted. It is inferred that the first cluster is called strong cluster with the high level of empowerment. The second
empowerment (Mean=18.59), those who residing in owned house empowered well.

- The SHG members in the income category of below Rs.3000 possess more empowerment on social (Mean=36.45) and political (Mean=18.85) areas than other income groups. In educational empowerment (Mean=30.86), the income group of Rs.3001-5000 possesses high level and it is also found that the income group of Rs.5001-7000 possesses high level of empowerment in economic (Mean=25.91) and psychological (Mean=75.85) areas. It is found that the socio-economic variables community, marital status, family size and nature of house are not influencing with the indicators of women empowerment but age, education, type of family, occupation and monthly family income are influencing with this.

- It is found that there is a perfect correlation exists among the factors of literacy skill, self management, health and nutrients and self confidence. This shows that literacy skill helped to make the SHG women perfect in self management, which gives awareness about health and nutrients. This leads to build a great self confidence in the minds of the SHG women.

- The study reveals that if the SHG women’s thrift and credit increases automatically their purchasing power also increases. They need not to depend their counterpart which is motivated them to manage family expenses. The exposure of the women to micro-credit and the group activities has engendered a greater sense of self-esteem and has encouraged more participation in household decision making.

- It is divulged from the analysis that the SHG women are opinioned that they are equal to men. This leads to high self confidence in the minds of SHG women and they have aware about health and nutrients and
cluster is called a moderate cluster with moderate level of empowerment. The third cluster is called a poor cluster in which the SHG members have low level of empowerment.

- The live telecast programme called “Theriuma Ungalukku” has been conducted in pothigai T.V, channel by TNCDW on every Saturday at 11 a.m. In this programme various schemes are discussed by experts and questions asked by SHG members through phone are clarified. Various success stories of the groups are highlighted.

- A monthly magazine for SHG called “Mutram” has been published by TNCDW by grants received from UNO and UNICEF and contribution received from State Government. It has been covering a large number of issues relevant to women. It is given for Rs.5. It carries the profiles of women contributing their own success stories, poems, medical tips, receipts and anecdotes.

- From the analysis, it is found that out of thirty variables, only seven variables such as community, marital status, family size, occupation, nature of house, family income, and position are not much influence in the women empowerment other variables namely age, education, type of family, family income, mass media, number of years in SHG, number of trainings attended, literacy skill, self management, thrift and savings, purchasing power, managing family expenses, gender equality, health and nutrients, awareness on environment, social responsibility, rights and powers of women, interest on political issues, self confidence, skill upgradation, team spirit, decision making, high self esteem and self reliance are well influenced in the determination of women empowerment among the members of SHG.
• Favoritism problems arise when the group leader has to decide about the lending. If the leader shows any favoritism to the persons close to the leader then certain problems crop up.

• Majority of the members will have to depend on the local markets as the major possibility of exhibiting their products. Only a few groups who have contact with state level officers will be getting the opportunity of exhibiting the products at state or national level. Therefore majority of them are defined of the benefit of sales. Besides some of the products, due to the poor quality are not able to compete with commercial goods in the global market.

• Delays in government procedures in sanctioning the loans affected their work. Majority of the groups are running without any financial assistance from the government. Hence they are not able to start any income generation activities with more investment.

• Most of the groups are dominated by some active leaders and high caste people. Sometimes even young girls, who are educated and aware of things, may dominate other members. Sometimes poor illiterate members are exploited by the active members.

The above reflects a marked change in the perceived status of women. Frequent meetings of women as routine exercises of self help groups enable them, besides the business matters, to interact and communicate with each other and share their problems and suggest solutions which tend to boost their confidence. This, in turn, will have manifest and latent consequences on the inter-personal relations both in the family and community.
6.3 SUGGESTIONS

The study on women empowerment through self-help groups have revealed many important positive aspects regarding contribution of self help groups. The concept of self help group is to be seen as an important milestone in achieving the ultimate objective of women empowerment. All the members of the groups are asked to state the changes and improvements they have achieved as a result of their association with SHG. Most of them appreciated and acknowledged the all round benefits of SHG. SHGs provide favourable climate for conscious leadership development, decentralized decision making, peer pressure and sustainability of group action.

• SHG members should participate in socio-economic development programmes like literacy, health, nutrition, housing, primary education, sanitation etc.,

• The Economic order has been adversely affecting women and they are becoming poorer, with the increasing rate of marginality among women workers. The reason for increasing marginality of women workers is that firstly, they are entering the market without skills. Secondly, the patriarchal system is obstructing them in availing the skills. In this regard, steps should be taken to impart vocational training to women workers in order to reap the opportunities developing from the new economic structure in addition to literacy and education.

• Continuing education programme should be conducted for illiterate members. Attendance of members in group meetings has to be made compulsory. Rate of interest can be reduced and number of installment for repayments can be increased. Rotation of representatives has to be made compulsory so that it will lead to women's empowerment.

• The members may be given training on managerial and leadership skills and may be motivated to present themselves in panchayat elections and to take part in the political activities.
• The SHG members may be motivated to prepare annual action plans in their group which will be useful in planning their activities efficiently. Emphasis must be focused in various programmes to change the patriarchal system which still control and keep the women away from involvement and decision making.

• The members must be motivated to involve legislation in developmental activities for the betterment of their community. One important thing to be kept in mind while forming self help group for any specific programme are intriguing question about to be raised is the degree to which they can be replicated or scaled up.

• Representation of at least one member from each self-help group may be included in the gram Panchayat Level Committee in order to develop the inter-group and inter-village communication network and effective sharing of information amongst the members.

• Need based and local resources based training programmes for SHG members to enable them to collect raw materials, production and marketing. Since most of the SHG members are housewives, home-based production should be promoted so that the members can make optimum use of their time and get required assistance from her family members.

• Publication at local level by government machineries regarding the success stories of SHGs to encourage the members and more motivation towards their goals. A block level federation of SHG members can strengthen the movement to a large extent as well as encourage the population to come forward and be aware of their rights and responsibilities.

• A wider publicity is required for the propagation of this concept to the grass root level. Public Relations Department Medias, etc., can prepare and distribute publicity materials highlighting importance and salient features of self help groups and it can be included in the academic curriculum at the college level as an elective subject.
• Consortium of banks can make lot of contribution for the promotion and growth of self help groups. For encouraging self help groups the best performing self help group at district level, block level and village level can be given cash awards by the consortium of banks. They can also recommend reduction in interest rate for the loans availed by the self help groups. They can also introduce monetary incentives to encourage and to promote repayment.

• Training is an important aspect for formation and sustainability of self help groups. Members of the self help groups should be given intensive training in motivation leadership, group dynamics, women empowerment, sensitization of gender issues, welfare programmes, accounting and entrepreneurship which can be organized by the group leaders.

• The VOs and government should take necessary steps for marketing the goods produced by the SHGs. Self interest and self motivation would go along way for the sustenance of the group. Instead of officials or village leaders motivating them to form into a group to serve their ulterior motives, people should come together on their own.

• Segregation and reformation should be minimized so that the existing groups can run successfully. Periodical training at regular intervals to groups’ members on self management aspect may be imparted with the help of experienced resources persons.

• Change of leader periodically is a must for sharing the responsibilities by all members and generates leadership qualities in each member. The bank manager’s reluctance to accept the resolutions to change the leader should be dealt with officially at higher level. Bank staff should cooperate with the members and leaders and guide them.

• The practice of collecting the thrift amount at the members’ households should be discouraged and attendance at a meeting should be made compulsory to inculcate the group cohesiveness among all the members. The members should be trained to rotate the money for the benefit of
meeting emergencies of the needy rather than sharing equally among themselves.

- Adequate and regular incomes must be provided through suitable micro enterprises developed through micro finance to encourage the groups' survival. On social development, the women need further exposure. The rate of illiteracy can be further reduced through the existing programmes. Formal education with focus on critical issues needed for functional literacy should be imparted to the women groups so that they can manage their group affairs independently.

- A certificate is necessary from the state government to the SHG certifying that it is an authentic SHG and identity cards to the animators and representatives signed by the Project Officer (PO) would add to their empowerment.

- The paperwork in sanctioning the loans should be minimized. An effort could be made to develop one page loan forms. The sanction of the loan and collection and repayment should be at the door step of the borrower. The time taken for sanctioning a first time loan should not be more than a week and should be less for repeat loans.

- Each group should receive at least a week training in banking procedures, account maintenances, etc., before receiving any loan from the bank. There should be close interaction between the banker and the groups on a regular basis.

- There is a need to extend the SHG concept to other needy and marginalized groups in the society. To arrange cultural programmes and competition between the groups and award of prizes to the best SHGs on the basis of their performance in the taluk, district and state level in order to encourage the groups.

- There are lots of opportunities, schemes and facilities for SHGs. Suitable measures should be taken to the fullest utilization of the existing schemes, programmes and facilities.
6.4 CONCLUSION

Empowerment process starts with the very beginning of group formation. Gradually the members of the groups become aware about various social and technical related activities through the group. Initially, they learn and gather information from each other by experience sharing during group meetings. In general, they take the opportunity to participate in capacity building programme whenever they are exposed to such environment. The group members also get the opportunity to be exposed with government agencies, panchayat, bank and block development office etc. When they visit these offices to contact resource persons on behalf of the groups. During the group meetings they decide over the group activities, programmes to be undertaken, services to be accessed etc.

On the other hand, a few groups of SHGs are unable to do any activities constructively. They find difficulty because of caste discrimination, particularly, the Scheduled Caste women and widows of the all caste are much humiliated by the officials and family members. This kind of attitude hurts the feelings of these women and they expressed that they were suffered by mental agony. Though the scheme have had launched with a good aim, but it has not reach the real poor people in our society. If this situation continues, the real women empowerment will be in paper, but not in reality. The present study is a rewarding exercise to the researcher to gain which experience during the course of this research work. The researcher will be delighted the suggestions are incorporated by the policy makers in the government.