Chapter VIII

CONCLUSION & RECOMMENDATIONS

8.01 Introduction

8.02 Conclusion

8.03 Recommendations
  8.3.1 The Basic Infrastructure
  8.3.2 Design and Operation of the Scheme
  8.3.3 Coordination between Stake Holders
  8.3.4 Capacity Building
  8.3.5 Program Evaluation
  8.3.6 Program Management
  8.3.7 Structural Aspects
  8.3.8 Economic Aspects

8.04 General
**8.01 INTRODUCTION:**

In this chapter an attempt is made to gather the important remarks in the form of conclusions. Recommendations have also been given for the proper implementation of Swarna Jayanti Gram Swarozgar Yojana in Marathwada region.

Poverty has an alarming dimension in the Indian context. It is a vicious issue that has been enacting devilish role in India. It has been deeply rooted in the economic system on account of the failure of economic progress and proper structural changes. The poverty has become synonymous with India to such an extent that it seems to be inseparable.

In previous chapters the researcher has presented an in depth analysis of various aspects of Swarnajayanti Gram Swarozgar Yojana, particularly, with reference to Marathwada region. The main objective has been to study the efficacy, effectiveness, impact and relevance of Swarnajayanti Gram Swarozgar Yojana upon the overall Rural Development of downtrodden classes living below poverty line. It has been observed that if a person start a
business, naturally, his socio-economic status is boosted up. Psychologically he is satisfied to the great extent and can devote much time and energy towards self-development as well as the development of the family and can contributes something to the society, as a whole.

The major findings and conclusions are based upon the analytical discussion presented in foregoing chapters presented here with a view to provide worthwhile suggestions as well as to bring improvements in the scheme.

8.02 CONCLUSIONS:

The researcher’s conclusions regarding various aspects of the program are presented as follows.

01. This study of the representative is conducted in eight districts of Marathwada region has with an aim of finding out the nature and extent of the economic growth and the social change that has taken place over a period of time, in terms of economic and social aspects. Moreover, the study also aims at studying the awareness and
participation of the people in Swarnajayanti Gram Swarozgar Yojana. The eight Districts respectively were studied from these viewpoints. From the sample villages, 400 Swarozgaris were selected on the basis of random sampling method. The data is collected with the help of questionnaire and the personal interview & discussions with the people. This thesis consists of secondary analysis (records and documents), as well as the analysis of the empirical data. Conclusions based on these analyses are presented in this concluding chapter.

In all surveyed villages irrigation facilities are available. The total population of these Eight districts was 15629248 as per 2001 census. The average population per districts was, 1948658, 8060169 represent male and 7569079 represent female population. After the establishment Maharashtra state it was divided economically in six divisions as follow- Konkan, Nasik, Pune, Aurangabad, Nagpur and Amaravati.
02. There were five districts at first namely Aurangabad, Parbhani, Beed, Nanded, Osmanabad in Marathwada region after 1981 Aurangabad and Osmanabad districts were further divided and Jalna and Latur districts were formed on 1st may 1999 Parbhani districts was divided and Hingoli District was formed as new district. Presently there are eight districts are in Marathwada.

03. According to population 2001 the area of Marathwada is 64811 sq. k.m. and it is 21.04percent of the total of Maharashtra. The Beed district covers greatest area in Marathwada region while Hingoli is the smallest.

04. According to report of Dandekar Committee 1984, to overcome the imbalance of territorial development, Marathwada Janata Parishad in 1984 had made attempts. Government established- “Marathwada Vaidhanik Vikas Mahamandal”.

05. As per Census 2001, Marathwada region has total population of 15589 Lac out of which 75.42percent population lives in rural area where as population in
urban areas 24.58 percent. Average density of population in Marathwada region is 240. Marathwada has 936 females for every 1000 males; however in Maharashtra it is observed 928 females for every 1000 males. The population living below poverty line was 26.98 percent in 1997-98 and 34.55 percent in the whole State of Maharashtra.

06. By the end of 31ST March 2007, Marathwada had 2 Mahanagarpalika’s, 8 Zila Parishad, 51 Nagar Parishads and 6646 working Gram Panchayats.

07. From the data collected from the Human Development Report Maharashtra, Maharashtra’s average human development index is 0.57 and average per captia income is 22763 rupees. But in the Marathwada region, these figures are relatively less in all districts, which are not, a satisfactory condition for Marathwada in any terms.

08. By the end of 30th April 2007, Divisional Office of Employment & Self Employment had this registered 583436 unemployed persons out of which share of males in this figure is 487115 (83.48 percent) and
the females figured up to 96369 (16.52 percent). Aurangabad district has the largest number of unemployed persons i.e. 119102 where as Hingoli district has the lowest figure of 24112 (5.85 percent) unemployed persons.

09. Marathwada has rich historical heritage which offers more scope for tourism industry therefore Government of Maharashtra has provided many facilities for the venture. There is a provision of building motels on the State Highways. Maharashtra state has given the industrial status for the tourism activities. With the joint efforts of Ministry of Railway and Government of Maharashtra, Deccan Odyssey - *Palace on Wheels* has been launched, which is beneficial for the tourism in Marathwada

10. As a result of deficient centralized procedure, resources have been utilized wrongly which supports to bring faulty conclusions. The number of Self Help Groups which has increased on a large scale is not recorded authentically. Department of
Rural Development is handling this task by creating database. But the uniformity in the whole data must prevail so as to utilize it effectively.

11. In the beginning of Swarna Jayanti Gram Swarojgar Yojana, NGO’s survived with the self assistance policy after having received aid by the Government, they have lost their interest. Development of leadership qualities and self confidence is the task to be carried out on sustainable amount. There are thousands of self-help group registered on paper but actually very few are active actually Therefore these organizations need to stay with them.

12. We have lack of business training to train the women getting associated with saving groups from all over the state considering the speed of this process. There are no more attempts to achieve the targets in training system. Every group should be trained according to their trade, to create accounts for their trade. The loan repayment ratio of saving groups is 98percent but the banks do not extend their speedy and understanding support. Banks
need to be liberal changing their strict rules. Cooperative banks also need to throw away their dullness because the outstanding balance of groups rounding about some thousands can reach up to Lacs of rupees therefore it needs follow up from the bank and the picture may change when women are seen as the potential customers.

13. There is bigger challenge to find market places for the items produced by women saving groups. The produce also needs to change their customary and traditional way. Besides customary traders, must identify local needs to run the trade. They should choose the trade as per the conditions, instead choosing same trades. The demand and market in the area must be considered while this choice. Facilities to sale the items prepared by saving groups on permanent basis should have to be made available. If saving groups produce the items with their own saving, bank loan, NGO’s must create permanent and rightful market place for them.

14. The scheme has taken place as a social movement.
15. The status of women is highlighted and uplifted in the field of Economic, Socio-politics.

16. SHG’s Movement has capacity to change the Society.

17. Non-registered SHG and Registered SHG totally are about 2.50 Lac.

18. Larger part of Government aid supplied through NGO’s to the people; therefore it has curtailed chances of corruption.

19. Prerequisite of permission by Charity Commissioner has regularized the work and brought transparency in the work of SHG, trained staff and individuals.

20. The number of women SHG’s, increased in the banks. And the Bank has opened the separate counter for the dealing with these groups.

21. Contribution of women in the economic development of the family is increased and it has boosted up the confidence and the saving habit in women.

22. The efforts were started since 1951 for planned economic development by the Government.
23. In rural areas, local political leader create problems & acts negatively.

24. The most common occupation is labour. The next is agriculture and labour. In fact, a very small percentage of Swarozgaries seems to be involved in any other occupation. Most of the people are marginal farmers who have no income generating assets. They own small piece of land & do not generate enough income to feed the family they are dependent on labour work to survive. 75 percent of the cases belong to landless labourer and agricultural labourer category.

25. Newly formed groups have to wait for gradation before starting any business activity.

26. There are some Swarozgaries who have been sanctioned loans still they are waiting for funds to be released and hence have not started business yet.

27. There are less number of groups reporting business started vis-à-vis the groups which have not started,
which means that loans have not been sanctioned or released even after gradation.

28. Sometimes officials from panchyat samiti know that there are educated unemployed youth in the villages; they select them as individual swarozgaries. Other reasons for individual business are that other members in the group are not ready to take the risk, there is no trust between the members, market linkages are not available and all the members do not have the knowledge or skill required for the business.

29. Though the general opinion of the swarozgaries is that banks do not cooperate, there are also instances where the officials have been very cooperative and helped the swarozgaries. It can be that support from the bank depends upon the policy of that particular bank and the attitude of the official involved with the scheme at local level.

30. Micro finances are made primarily to comply with short financial needs through the banks.
31. Rural poverty has come forth as the by-product of aristocratic management in the agricultural field. The growing population, poverty, lack of employment opportunities, illiteracy has fuelled the problem of poverty in many folds. SHG’s have been expected to work as the effective tool to eradicate the poverty.

32. The new financial arrangement will have a greater share of Self Help Groups which will be more effective.

33. The living conditions of peoples working in Groups are same. They help each other which enhance the process of cooperation.

34. The objective trade of Self Help Group establishment are same and it promotes the habit of saving and familiarizes with the bank activities. As the number of persons in group is limited, a feeling of family is developed in the group.

35. Women Self Help Groups should stay away from the political parties. Political parties should also care to distance themselves from the Self Help Group.
36. Nationalized Commercial Banks have prolonged process of loan statement therefore needfully Reserve Bank should make some provision to expedite the process.

37. The number of Saving Group is larger and there is larger number of loan advancing Banks. Therefore it is resulting in to multiple loan cases by single saving group and in turn it receives loan from both banks for the same purpose. Such practices should have to be avoided.

38. Government provides special grant in aid for saving groups of SC/ST’s. It creates unrest among others therefore equality should have to be maintained. The survey of below poverty line population carried out by Government is basically faulty. Rural and urban SHG’s are for population below poverty line. But their survey is faulty hence it should be carried out by responsible officers like Talathi, Police Patil, Tahsildar etc. and it should be read over before Gram Sabha.
39. Only extending the loans for eradication of poverty is not sufficient but it needs transactions of cash saving and insurances.

40. Micro finances help the poor to comply their daily needs, nutritious food, raising quality of life, and child health and education development.

41. Comparing the interest rate of SHG with Bank interest rates, the rates of SHG’s are monthly 2 percent to 3 percent which is about 28 percent to 36 percent greater. The loan amount of SHG is easier to get compared to the process of bank and it is affordable monthly interest as the loan amounts are smaller which is repaid within a year. The rate of long term with the Banks is less but the formalities and fees are greater and unaffordable therefore SHG carry special importance.

8.03 RECOMMENDATIONS:

Economic progress is a continuing process. Rural development in India is not an exception to this. Perfection in any area can be achieved only by way of
continuous process of correction, trial and error. The objective of the present study has been to evaluate the efficacy and effectiveness of Swarnajayanti Gram Swarozgar Yojana as it is an instrument of furthering rural development. The researcher has presented a detailed analysis of the Swarnajayanti Gram Swarozgar Yojana progress in selected sample villages in Marathwada region. The finding and conclusions of the study are equally appreciable to all rural India in general. The researcher has observed some weakness and lacunas in the various aspects of the Swarnajayanti Gram Swarozgar Yojana. Corrective steps can remove these. The suggestion and recommendations presented here are noting but guidelines for corrective action with a view to improve the program outcomes and thereby further the socio-economic progress of Rural India leading to upliftment of their standard of living.

8.3.1 The Basic Infrastructure:

Rural India needs basic changes in the whole rural infrastructure. There is an arrangement of providing
infrastructural facilities in the villages. As it has been observed from the socio-economic profile of selected sample villages, it is suggested that:

1. A large number of rural areas are still having no Banks. It is recommended that the government should frame its policy in such a way which will provide banking facility to all villages.

2. Small size of land holding and fragmentation is yet another reason of poverty of rural masses. It is suggested that the process of fragmentation below economic size of land holdings should be controlled. The government should take necessary steps in this direction.

3. There is also an urgent need to change attitude. Changes in the mindsets of the people are needed. The government by means of various changes area to be made development oriented should make efforts.
8.3.2 Design and operation of the scheme:

1. Individual business should also be allowed under the scheme.

2. Swarozgaries should be selected in a transparent manner, middlemen should be avoided.

3. There should be periodical work appraisal and those who do not work should be punished.

4. Swarnajayanti Gram Swarozgar Yojana should not be target based.

5. While selecting the NGO, its experience in the related field and availability of trained staff should be considered.

6. There is need for better survey for BPL so as not to leave needy person out of the purview of the scheme.

7. The disbursements of the loan should not be only at the end of December or March but should be throughout the year.

8. The amount of subsidy should be increased. However with the increase in number of groups, banks and DRDA would not able to meet the
demands of the potential Swarozgaries leading to lack of faith and trust in the scheme.

9. While selecting key activities, it should be ensured that there should be people’s participation in the process.

10. Focus should be on developing sustainable self-employment opportunities taking into account future needs.

11. Some groups have suggested that the money should be disbursed through DRDA instead of banks.

12. Swarozgaries suggested that the beneficiaries under the scheme should not be automatically removed from BPL list after five years, as because probably the income levels would increase substantially during that period.

13. The condition of BPL and no previous outstanding loan should be mandatory. Because of this condition, existing groups, which are working satisfactory, are disintegrating.
8.3.3 Coordination between stakeholders

1. There is a need to change the approach and mentality of the bankers.

2. There is a need to change the approach of the government officials. They tend to be authoritative.

3. Bank officials should visit the groups in their respective areas.

4. Each bank has different rules policy and procedure, which makes it difficult for promoting institutions to work effectively, and should not be complicated & confusing to the Swarozgaries. A common approach by all banks for the scheme would be more useful.

5. NGOs do not have a list of defaulters prior to group formation. It is only during linkage that they are informed about the status of default. If this information is provided earlier there would be less cases of delay.
8.3.4 Capacity building

1. The training should be conducted periodically.

2. There should be exposure with visits.

3. Training should also be organized for bank officials as the success of the scheme depends upon the cooperation from the bank.

4. There is no conceptual clarity among the stakeholders. There is need for more training.

5. There should be village level meetings to impart information regarding the scheme. Village’s workers, Anganwadi workers, the Talathi etc. should be invited for the meeting.

6. There should be quarterly training programme for group leaders where bank officials, extension officers, and other government officials should be invited to give guidance and satisfy queries.

7. The massage that the ‘scheme is not for subsidy but for self employment and ultimately for able society’ should be envisage with the stakeholders.

8. Some groups suggested that the training given to office bearers of the group should also be given.
8.3.5 Program Evaluation:

The researcher has attempted evaluation of the program made at various sample villages in Marathwada region in implementation of Swarnajayanti Gram Swarozgar Yojana. The researcher feels worth while to put forth following suggestions with reform to this aspects.

1. It has been observed that number of times the targets are overachieved. This clearly shows that planning and the fact that target are set in a haphazard manner. It is recommended that the government should take urgent steps for streamlining the process of planning for Swarnajayanti Gram Swarozgar Yojana.

2. It is also seen that the targets are not comparable to the total number of families living below poverty line. It is suggested that efforts should be made that some ideal ratio between them is maintained.
3. It is also observed that there is no relevance of population, size and target allotted. Therefore, it is suggested that the targets should be formulated only after taking into consideration the population size of the area.

4. Performance is viewed by government agencies only from two angles i.e. physical and financial. Efforts should be made for quantitative evaluation of performance under the scheme. There should be proper harmony and co-ordination between quantity, expenditure and quality.

5. Overall only 41 percent swarozgaries have received some kind of training whereas 7 percent are doing traditional business and do not need training. Trade related training was given to only 21 percent swarozgaries. This position shows a huge operational gap in SGSY implementation shown in Table No.7.19.
8.3.6 Programme Management:

There are various points related with program management. The researcher has observed a number of lacunas on the managerial aspects of the Swarnajayanti Gram Swarojgar Yojana. To do away with the same following recommendations are made.

1. There is an urgent need of increasing public awareness regarding Swarnajayanti Gram Swarojgar Yojana. It is suggested that the government should conduct special campaign for the spread of awareness of the program.

2. The people who are participatory in the program are illiterate, therefore, it is suggested that the government should take necessary steps to train them properly with a view to embibe upon the real spirit of the program.

3. The participatory Swarojgaris are very poor. Therefore, it is suggested that the government should provide door to door delivery of service. So that the expenditure and time is saved.
4 It has been observed by the researcher that the Swarozgaris are not much pleased with the bureaucratic setup and system. Therefore, it is recommended that urgent steps should be taken to bring flexibility in systems and procedures.

5 It has also been noted that, of the record, a number of social workers, NGO’s leaders are acting as middlemen. The government should take immediate steps, so that the role of middlemen is eliminated and then there is a direct communication between the beneficiary and government officials.

6 Government staff also lacks moral and motivation. It is suggested that a proper motivation of government staff should be made; so that the program is implemented in the real spirit.

7 It is further suggested that the government should take proper steps for quality control of the SHG’s product.

8 It is suggested that there is need of achieving better co-ordination between various agencies working at various levels, village, block, district and state as
well as center. Efforts should be made by the
government to involve persons at all levels.

9 It has also been observed that there is an urgent
need of control over operations. It is suggested the
government should exercise proper control with a
view to discourage, mal-practices in implementing
the scheme.

10 In some areas DWCRA beneficiaries under IRDP
were continued in SGSY. These people do not know
about gradation.

11 There are also gaps in information dissemination,
where the groups are formed by extension officers.

12 Considering that the total number of groups of more
than two years of age is 186, the number of
excellent groups is only 165. It means that if care is
not taken established groups cannot maintain their
quality and strength. In Aurangabad district, all the
50 groups are old and none are newly formed.
However, the number of poor working groups is 6
i.e. 10percent of the total. Even though small, it
corroborates the evidence that established groups to
require facilitation or continuous monitoring. Maximum newly formed groups are in Beed and Nanded (26 percent & 20 percent respectively). But the percentage of poor working groups in each of these districts is only 6.

8.3.7 Structural Aspects:

1. These movements should not be gender based.

2. The scheme must be advertised in local languages for rural people.

3. Resource team of 20 people at Z. P. level and block level should be developed.

4. Successful case studies should be documented to motivate others.

5. There should be centralized data collection at CEO level.

6. Prepare volunteers at block level who would work towards strengthening the SHG's.

7. Gradation of SHG's should be within stipulated time frame and this should be binding all stake holders.
8. In some instances there are different schemes and their targets in the same area. All these schemes and targets for SHG's should be converged.

9. DRDA should pay the role of facilitator in convergence between NGO's and banks.

10. Transparency is required in DRDA’s selection of NGO's and DRDA's procedures for better flow of funds.

11. Training in managing common natural resources like water, livestock and agriculture, food security. Grain bank concept should be promoted.

12. Distribution of geographical area should be done according to the schemes for example, convergence of schemes (one NGO implementing all schemes in one cluster). There could be a condition of minimum 50 SHG’s / NGO.

8.3.8 Economic aspects:

1. The product of the women SHG should get good market.
2. Bank Loan sanctions and disbursement should have less duration.

3. Non-BPL groups should get loans facilities as are available to the SGSY.

4. There should be a separate enactment about establishment and planning of saving groups.

5. The animators who promote the SHG's could be paid honorarium from various sources for example, interest at the cluster level, payments from interest earned etc.

6. Focus should be on backward-forward linkages instead of subsidy.

7. The agreement between the government and Swarojgaris should include a binding clause for the funds to be disbursed in time.

8. NGO payments should not be related to the performance of other stakeholder e.g., gradation (by banks) Instead, the trainings done could be verified and funds released.
9. Funding source should be planned accordingly. For example, dovetailing schemes wherever feasible reduces the costs.

10. DWCRA SHGs were transferred to SGSY in the first year of implementation. These groups were given loan without gradation. Hence, there are some cases where gradation of the groups is not done but they have acquired loans and are participating in the income generation activities.

11. Regular audits of women Self Help Group is necessary and its importance should have to be focused.

12. Women Self Help Group have not been mere an instrument for earning, but it has been a medium to solve personal problems, grievances. The women forming Self Help Group are mostly illiterate and from this point Voluntary Organization, Banks and Panchayat Samitis attempt to cheat them which are the vicious trend that should have to be ended.

13. Women Self Help Group could not earn greater funds by selling Papad, Pickles and bakery items.
Such food items have the dire competitions and lack of market. To solve this problem, there is a need to raise trades through Saving Groups.

14. Bank should take initiative to provide loans to Saving Groups. Instead of extending loans up to two or four fold or up to Rs. 10,000, bank should provide loans according to requirement of Saving Group. Bank should not consider them as weaker section but as an outcome generating medium.

15. Voluntary Organizations have been appointed to update records, grading, loan receipt, production, marketing, repayment and training. In many instances voluntary organizations are idle. It ultimately results in wounding up the Saving Group.

16. All members of Saving Groups are provided with 8 days training for basic skill up gradation which is not sufficient. There are near about 85percent to 90percent saving groups with irregular records. The quality of produce by them is deficient. The presentation of produce is not attractive therefore
Saving Groups could not enter in the competition in Market. With the above observation record updating, business training, banking workshops should have to be carried out. Self Help Group should have to consider geographical condition, resources and market to start small and domestic trades.

17. The proportion of terminated SHG’s is 75percent to 80percent which can be credited for many reasons including lack of faith in members, irregularity in meetings, irregularity in grading by bank & project extension officers, lack of guidance by NGO’s, personal sharing practices of funds and grant in aids etc. Termination of SHGs can be avoided if concerned Organizations, NGO’s and members of SHG work with positive approach.

18. To assure the well being in the future, business gradation of SHG’s by the banks is necessary. In some cases, now also there is no proper policy of grant in aids for SHG’s. It can create negative impact in future. Therefore banks should have to
focus on such SHG’s. There is a considerable participation of women in SHG’s. In same tune, a member of weaker sections also needs to promote and participate in SHG’s. To spread the awareness about SHG’s broachers and books needs to be formed in local languages. Also stress is needed to encompass tribal, schedule castes and tribes population in SHG’s. There is a glittering future for SHG’s with requirements of more focused efforts.

19. While working in SHG, feeling of own venture is needed. Women have social and family bonding so it needs to be solved in positive way.

20. Non Governmental Organizations and Farmers Associations needs to avail finance allocation with combined manner through SHG.

21. Self Help Group should have to be stable in financially. The quality of SHG should have to be maintained.

22. These SHG’s should have to be able to increase the literacy and proportion of literate members.
23. Now a day’s many political parties entered in competition to start SHG’s. There is a possibility of using Women SHG’s vote bank. There is lack of women participation in decision making. In rural areas SHG’s have become the centre of women development. They have freed from money lending big wigs. Problems are solved with discussions, resources have been used with proper care and time is also consumed for the cause.

24. Banks are feeling easier relaying on the SHG’s for supplying the loans.

25. Rural health, drinking water, and educational problems have been solved through the SHG’s.

26. Women have increased their share in decision making in the rural areas. Women SHG’s also taken a lead in de-addiction campaigns, sanitation, labour camps, and construction on ponds.

27. Private money lending practices have been decreased as there are SHG’s now.
8.04 GENERAL:

The SGSY scheme in terms of concept, objectives and scope has not reached up to the Swarozgaris as much as expected. Target based approach with limited focus on capacity building and strengthening of these institutions has affected the sustainability of these groups.

Involving multiple partners is good for checks and balances but if the roles and responsibilities of each of the partners are not clear, it proves to be a great hurdle to smooth implementation of the scheme. The implementation of SGSY depends upon the motivation and willingness of the Government and bank officials. The scheme can succeed only when the coordination between the two agencies is good.

It is important to delineate the roles of different partners so that there is effective coordination. In fact, the role of the Government is to provide policy guidelines and coordinate with various stakeholders along with monitoring the program. The banks and the NGOs can take up implementation of the entire activity. The role of
Gram Panchayat is very limited and needs to be increased. Line department have yet to play an effective role. Instead of involving the line Departments, the Banks and NGOs should be given full autonomy to identify Swarozgaris, to design program for their capacity building and stages for loan disbursement, within a reasonably stipulated time frame.

Effective monitoring skills would definitely help the scheme. Periodic appraisals and a system of rewards and punishment are also important. Besides this, common meetings of all the stakeholders and workshops with bankers would greatly increase the efficiency of the scheme.

On the whole, the scheme has made some inroads in targeting the right segment of poor population. However, it is important to keep in mind that people living below the poverty line are not just economically deprived sections of the community whose only problems is availability of credit/ funds. “Rural poor effectively use credit within their threshold limit. The moment they cross that limit they take a downward plunge-enhancing their
threshold limit is directly related to a number of empowerment factors.”

For the scheme to be successful there is a need not only for convergence of the efforts of various actors but also of various interventions in the areas of health, education, agriculture, livestock, infrastructure development facilitated by sensitive implementation agencies.

1. Self help Groups should be aware of women’s Education and Health.

2. For Education quality development program for women should be established. The programs like ‘Akshar Sanskriti’ must be arranged.

3. The programs like Adult Education should be implemented for SHG.

4. Local needs should be addressed through local resources.

5. Women could contribute some of their income to create a common pool for payment to services.