CHAPTER VII

CONCLUSION, RECOMMENDATIONS AND SCOPE FOR FURTHER WORK

7.1 CONCLUSION AND RECOMMENDATIONS

There is a sufficient reason to be satisfied with the overall status of SHG women in rural areas with regard to their family status, upbringing of their children, their education, managing household affairs, their finances and other activities. The women now have become more vocal in choosing the path of freedom. SHG has provided a platform for women to earn themselves by engaging in economic activities. Though they wish to maintain marital status intact, but they prefer to leave in case of any hindrance in their personal liberty. The joining of SHG has further broadened their outlook with regards to their personal/family welfare. They are keeping updated with the time of today. Certainly, women belonging to SHG have more opportunity than non-SHG group. SHG women feel about themselves as more empowered than others. The membership has enabled them to some extent to realise their identity and powers in all spheres of life. However, SHG movement can be made stronger. At present, SHG membership has not gained the impetus that it can provide. There are certain measures which the agencies can undertake to make it stronger:

7.1.1 SHG should have Self-Sustainability - As on today, SHG groups are being guided by an NGO or other private/government mechanisms. As far as the guidance is concerned, it is acceptable at the initial level but it has been seen that these agencies leave them vulnerable or in midway. They are unable to grow further or develop themselves further. In fact, at the micro level, it should be a legal identity to whom every type of help is available as a right but not as a gift. SHGs are looked as more of financial group than as a group of removal of social stigma. This should not be the mindset. The SHGs must work on a holistic basis rather as a group of meager savings. The agencies have a bigger role in making the group self-sustainable. The groups must not be left till the time they have grown big in size and are consistent enough that they can work independently.
7.1.2 Legal Authority – SHGs should be empowered with legal authority. The SHGs must have legal authority to provide legal remedies regarding dispute of property, assigning legal rights to women when they are in a problem. The SHGs must act as a facilitator to give immediate relief under various acts relating to women.

7.1.3 Social Anathema – The group should function as a social arcade. It should be a place to create social harmony in between different caste, religion and other social issues which create dis-balance in maintaining social harmony. The system of making SHG based on caste, religion must not be entertained. Awareness level should be created in such a manner that SHGs work as a torch bearer for other people.

7.1.4 Financial literacy Programme - SHG should be regarded as a link between various financial institutions. It is being felt that 90% of the women find it difficult in obtaining loan from banks. It should be empowered to disburse loans without any hassle. It should be a legal body recognised by all. It should also be recognised in promoting various schemes of welfare for women's development. There should be a financial literacy programme under which they will learn method to save money for the future for their own need.

7.1.5 Police Power - It should have police powers so that without fear instant relief could be provided to the victim. It is must because several negligence/ignored cases of police have come to notice. In most of the cases, police have non-cooperative attitude towards women. In case the SHG has the police power, first-aid police relief could be provided by them. When women are in trouble, they are hesitant to go to the police station. For them, police station is a place of criminals and not for them. But if we provide legal authority to the SHG groups, the women will be confident enough to figureht for their injustice.

7.1.6 SHG as Post-Office - The government of India/State has upgraded the functioning of Post office to provide services to people of its various schemes relating to welfare schemes such as BhamashahYojna, health for all etc. On the other hand, the rural people do not know most of the central/ state government schemes. So, in order aware the people with the schemes and at the same time, to make SHG movement more robust, it is advisable to link SHG with post office so that more coordinated efforts can be done. The benefit of linking SHG with the post office is that post
offices have now reached to far flung remote areas of our villages which will result in including the people with the finances of the country.

7.1.7 SHG- As a Hub of Make in India and Skill India - It is well known fact that now in our country, 51% of the population are less than the age of 25 years while 65% of the population is of age below 35 years. Keeping this in mind, the government, by adopting SHG as a hub of Make in India and Made in India can increase employment opportunities in the country.

SHG can be a dome, which is erected on several pillars. It should be envisaged that it should function as knitwear between artisans, farmers, milkman, farm labourer, butcher, coachmen, shoemaker, weaver, compositor, brasier, betal seller, tailor, washerwoman, hawker, fisherman, boatmen, gardener, enameller, sweeper, cobbler, painter, dyer, goldsmith, barber, confectioner, blacksmith, carpenter, coolie, coachmen, book binder etc.

This is the segment which requires the attention of the government that, too, with all the sincerity and with motive to eliminate their backwardness whether economic, political or social injustice. The judicious and transparent apparatus should be there so that women may feel empowered at individual level, as a group and as social/community level, which are fundamental point of a study/survey of SHG.

A self-sustained model of SHG can deliver meaningful input to a woman to figure out all her individual as well as a family problem simultaneously looking after her social/community commitment. As mentioned earlier, SHG should be a self-sustained body in each village of the country. It should have legal status to impart social justice to all sections of the society irrespective of gender classification, religion-caste etc. It should be empowered with all financial power so that it may function as semi-mini bank and could provide microfinance to all needy people in their distress time so that women may not become the prisoners of the moneylenders who charge high rate of interest.

This will also help in alleviating the economic status of rural people who are at the moment below the poverty line. The people of informal sector such as daily agricultural labourers, women in household affairs could get the benefit of SHG’s situated in the mid of their village as SHG: Economic and Social Welfare Board.
The basic idea of SHG has emerged only through the metallurgical process of various trial and error of trying various innovative policies, acts, commissions towards the empowerment of women aimed at changing the nature and direction of systematic forces which marginalized woman and other disadvantaged section of the society. With the emergence of the idea of SHGs, the contribution of various NGO’s cannot be ignored. NGOs in India were the first who innovated the idea of SHGs and successfully motivated to function as an agent of social change. It can be firmly said that after 68-70 years of journey, SHGs have acquired a status in the society which has become light for women of India. It is becoming a ray of hope, a source which women can look with confidence and trust. Now, it is an established fact that SHGs are the best ways for enhancing the capabilities of a woman, however fragile she may be, but the end product would be her confidence which will lead to the betterment of her future.

7.2 SCOPE FOR FURTHER WORK

The scope for further research could be:

1. A comparative study of the effectiveness of SHG among women belonging to the backward class and general category

2. Role of SHG in the Political empowerment of rural women.

3. The effect on rural women of reservation of at least one-third women in the Panchayat Raj.

4. The role of NRLM in empowerment of rural women.