Summary and Conclusion
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To enrich, develop and arrive of a meaningful conclusion of my study I crafted the research design systematically and logically so that the methodology and techniques I applied would be helpful to obtain purposive data from the field. I selected 47 SHGs distributed in 4 such villages of Birbhum district which are both mono-ethnic and multi-ethnic in nature. The villages are inhabited by either Hindus or Muslims or Tribals or combination of these groups. And the ethnic compositions of these villages are according to the ethnic character of the villages. But, only two SHGs of one village, I found combination of Muslims-Tribals or Muslims-Tribals-Hindus group.

The chapter II deals with a detail description of four villages and I analyzes population chart of the four villages, in terms of age, sex, literacy rate, marital status and occupational activities. This chapter also narrates a general description of village with geographical location, telecommunication, transport, post office, hospital, railway station and public places like schools, funeral ground, clubs, religious places, shops, markets.

In the chapter – III I tried to concentrate on subject-specific instead of general description of village as in previous chapter. The chapter III elaborates structure of SHGs and its members. In this chapter I tried to detail out 47 SHGs and its member’s description according to their age, sex, literacy rate, occupational activities and marital status. Out of the 47 SHGs, those groups were already dropped out, I also described detailed description causes by which the groups are found to have been defunct.

In the field, I observed that SHGs were formed (please see chapter III) on the basis of different caste and community groups. It is recorded that out of 47 SHGs, 19 SHGs were formed by Castes, while 7 SHGs were formed by tribes and 21 SHGs were formed by Muslims. It was also observed the nature of SHGs were mainly homogenous in terms of caste and community. When a SHG was formed only by the Caste members or by the Muslim community or
tribal were happened to be homogenous sustainable with the composition of their own caste and community and character, where it was found both the Muslim and Caste members formed the group and acted accordingly. Such heterogeneity was also found in SHGs formed by the caste groups and the tribal groups. In the village named Kajipara it was observed that out of 16 SHGs 6.66% of the total groups were formed by castes and Muslims. In case of religious heterogeneity, I found that in the village named Ballavepurdanga, Kajipara and Mirepara 22.8% SHGs of the total groups were mixed community or multi-ethnic in nature.

I observed that the members of SHGs did not follow the rules (please see chapter III) and regulations of stipulated norms. For example, according to rule, members belonging from the same family cannot be members of a group. Particularly in case of certain kinship relationship likes mother and daughter, mother-in-law, daughter-in-law and sister-in-law. When they join as members in a group, one family gets an additional financial benefit to get loan. As a result make conflict between the members and group was dropped out. For example in Mirepara (Nurbaba Swanirbhar Dal, Unnati Swanirbhar Dal) and in Kajipara (Immamtala Swanirbhar Dal, Aaikatan Swanirbhar Dal, Jibon Jore Swanirbhar Dal, Pakurtala Swanirbhar Dal, Chisti Swanirbhar Dal). I observed in Kajiapra (Immamtala Swanirbhar Dal), here mother-in-law and daughter-in-law were members of the same group and in Merepara (Nurbaba Swanirbhar Dal), mother and daughter both were involved in the same group. They join as members in a group, one family gets on an additional financial benefit to get loan.

All groups are utilizing the fund for the personal benefit of its members leaving aside the objective of the group. It is the norm of SHGs that they should hold the meetings of the general body in a regular manner. Free interactions among the members will enable to know the weakness and strength of the group. Aims and objectives should be discussed with a view to achieve its goals. Of the 47 groups under my study I detected that only 2
groups namely ‘Ruhani and Aikatan’ hold regular meetings. The members of these groups have regular communication among themselves. The members of the rest 45 groups (95.74%) did not hold such communication among them. They did not hold monthly meeting. On the other hand the members of some groups have occasional communication among them, they hold meeting after two or three months.

Chapter IV describes a detailed description on the structure and function of each individual group. I made an intensive financial analysis in terms of group activities, activities of individual member and about the performance level of the group. On the other hand I also described reasons, finding how many groups were dropped out.

I also observed that in Jubutia (Japeswar Swanirbhash Dal) and in Kajipara (Chandrai Swanirbhash Dal and Immamtal Swanirbhash Dal), in Mirepara (Ankur Swanirbhash Dal), group leaders get the signatures of the members to withdraw the group savings from bank for their own requirements. But the members do not know about this fact. She did not inform the other members of the group. The total amount she collected from the bank but kept in hides with her. The development was absent here and as a result the groups became dropped out.

Chapter V depicts vividly role of banks and other financial agencies in order to make the SHGs function properly. This chapter also described normative guidelines and find out how the banks more responsible and co-operative to make these SHGs developed and sustained.

After a certain period of time, change of leadership is rule but it was not maintained here. The leader of these groups continues enjoy the leadership up to seven years from the day of the formation of their groups. As a result, it created misunderstanding and conflict between the members and group leaders. It was one of the reasons for the group to fall apart. I observed
that in Jubutia (Japeswar Swanirbhar Dal) and in Kajipara (Pakurtala Swanirbhar Mahila Mondal) SHGs group leaders did not followed this rule.

Whenever there is misuse or diversion of fund naturally a loaned member is not in a position to discharge his or her liabilities to the bank. At the same time it is a sad experience that under the existence of present socio-economic background the bank does not succeed in the venture of realizing its dues. I observed in Kajipara, Mirepara and Jubutia (68% of the total SHGs), banks did not succeed in the venture of realizing it’s due.

The Chapter VI discussed the intra-communication process. I concentrated myself with how members of the group irrespective of their caste, creed, occupation and religious affinity were interacting with each other. These led me the result of structural bond of the group. I also described the inter-communication process or the interaction process with the outside sources like banks, NGOs and the financial agencies with the SHGs. So, the chief reasons for defunct of the groups activities are weak inter-group and intra-group communication. These were for mainly two factors like social communication and economic communication.

Political intervention has an effect on these groups. Sometimes the SHGs are not communicated with the bank directly, they took help from the political parties for their banking needs. After that these political people force these rural people to participate in political rallies and meetings. These poor villagers are bound to join with the political parties. I observed in Mirepara (Nurbaba Swanirbhar Dal, Datababa Swanirbha Dal, Ankur Swanirbhar Dal, Mirepara Swanirbhar Dal, Man Abhiman Swanirbhar Dal), they took help from the political parties for their banking needs. After that these political people force these rural people to participate in political rallies and meetings. These poor villagers were bound to join with the political parties.

It is found that gender issue is one of the important agenda which is related with the social communication. It mainly occurs in female groups. The
group leaders and assistant group leaders are influenced by their husbands. They did not able to take a single decision without their husbands. They could not ignore their husbands in any group decision-making process. They did not bother the opinion of the other members of the group. It naturally occurred group conflict among the members. As a result the group was dropped out only for lack of intra-group social communication. For example in Jubutia, Kajipara, Mirepara and Ballavpurdanga 85% of the SHGs are heading by females.

In Kajipara out of 16 SHGs, only 8 SHGs are heterogeneous in nature. Out of them only two did not have any regular interactions with the members. For example Kalimata Swanirbhar Dal and Gitanjali Swanirbhar Dal mainly formed the groups because of loan, so that they get it quickly and easily. However, they never involve themselves together in religious ceremonies and occasions of each other which give an impression that caste consciousness was very much prevail among them. They did not have any social communication. They formed the group only to earn money. Social communication is the basic criteria to maintain a group. Inter-group communications in terms of social communication maintain the group properly.

**Conclusion**

As a result, duty government policy, bank participation, NGOs initiation and political parties’ active support, SHGs are formed and multiplied increasing by day-by-day. But instead of becoming the rural poor self-sufficient economically, leading cohesive way of life and leaving in healthy ambience, the SHGs do not sustain. Numerically, in pen and papers and in government records these SHGs so their existence, but in reality most of them get found defunct. Many factors are responsible for recently cropped up poor performance of SHGs, such as inherent problems in SHGs, intra-group articulation, poverty, Bank’s role and political intervention.
The groups are generally formed by different political calculation and obligations, financial considerations, NGOs initiations and social pressure. Thus, while it is formed, the aspects of life, interpersonal relationships and neighborhood attachment are ignored. In the formative and normative stage a lot of conflicts are neither solved or nor properly addressed. The NGO looks the programme as a project, Bankers look it at as business and government addresses it as philanthropic target. In absence of supportive hand-holding the groups are found to be difficult to sustain.

The basic chemistry of human communication is articulation or interaction that helps man to perform different roles and to retrain the status in society. This basic formula is the key ingredient of any group-work and group-existence. Through communication people get connected with one another and unite themselves into a common platform, i.e., group. So intra-group articulation is taking an important role in group formation. I observed during my visit in field that, all members did not express their need, benefit and difficulties. The communication process was mainly addressed by the group leader. The process of democratic rotation of group leaders will empower other members resulting a better intra-group communication process. It was observed that in many groups there was multiple membership form the same family. This has broken the basic principle of the group. The positioning such membership disturbed the group relations. The SHGs should not have minors in the groups. However, it was observed that of SHGs Kajipara and Mirepara and many other groups there were girls with age of 12/13 years, who are dominated by the seniors of family and neighbourhood. These young females do not take independent decisions that hit group activities.

It is not always true that poor or poorest of the poor essentially need to be associated with SHGs. SHGs need to evolve from the felt-need of liberating women from age-old customs and socio-economic deprivation. When Women represent more or less 50% of the total population of country, it is necessary
then to include them in socio-economic process of development through the SHGs.

It will be a misled idea if we consider bank as a part of social engineering agent. Banks are meant to be in business. Banks are doing this business for finding the SHGs and treating it as profit making unit model, to retain the profit-level high the banks make endeavour to provide training and take SHGs members to the level of valued individual customers.

After careful considerations of the above it can be said that the government created and assisted the SHGs to elevate poverty of rural poor. The principal objectives were to give relief to downtrodden by giving financial assistance to become self-sufficient. But the actual fact is that the SHGs are not utilizing the fund for the purpose for which bank provides money. The money is not utilized by the beneficiaries in a productive manner for their upliftment. The financial scenario of them remains the same. The loan amount is being treated as secondary source of income which has no part to play in future for further income multiplication. There is hardly any impact on creation of employment opportunities or further income.
Suggestions

It may be said that the aim of SHGs should not be undermined in its spirit. The government should look into various aspects of the problems of vast unemployment and staggering financial crisis. It will not be wise to abandon the concept of SHG. On the other hand, the government, the banks, social activists and other related ruling bodies should strain every nerve to make the policy a grant success. The problems should be tackled in a co-ordinate manner. Co-operation among the members, the bank and the government should be more monitored, active and powerful. Communication and transparency must be brought in to the picture. Necessary proper legal and administrative reforms should be incorporated. The policy itself has a great aim and it is the duty of all to reach the goal for the sake of the development of the country in general and poor down-trodden in particular.