Chapter - VII

CONCLUSION AND RECOMMENDATIONS

Linking Women Empowerment With SHG

The socio-economic empowerment of women is also reflected in the development programme of the country. In this part of the report, an attempt has been made to analyze the socio-economic profile of beneficiaries of SHGs of Amravati district.

There is an emerging need to improve women status which should start with economic empowerment. Empowerment is a concept that is of equal importance to both men and women. It is idea of sharing power, of truly giving it way. Empowerment is the process through which individual gain efficiency, defined as the degree to which an individual perceives that they control their environment. The empowerment of women involves four interrelated and mutually reinforcing components:

(1) Collective awareness and capacity building and skill development,

(2) Participation and greater control,

(3) Decision making power and

(4) Action to bring about gender equality.

In the present study most of beneficiaries are female (95.5%) belonging SHGs as compared to male (4.5%). Study reveals Self Help Groups touched upon lives of particularly poor women lived in rural areas. The number of SHGs linked to banks in Amravati district is 20033 as on September 2011 of which 90 percent were exclusively women groups.
New issues have to be addressed to effect social and economical progress of our nation. The most important one is women's empowerment through self help groups. SHGs have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of poor, especially women in rural areas of our country. Women's contributions are vital and their empowerment would hasten the pace of social development. Investing in women's capabilities and empowering them to achieve their choices and opportunities is the definite way to contribute to the economic growth and the overall development. The empowerment of rural women leads to benefit not only to individual women and women groups, but also to the families and the community as a whole.

Women empowerment is the major goal of development in India. Empowering poor rural women through micro credit has been well recognized and microfinance schemes for empowering poor women launched by Government and NGO. Most of the members says that, woman empowerment is nothing but to achieve social and economic development of India and also recognizing one's rights and responsibility. However at taluka level (183) respondents said overall development of woman is considered as woman empowerment.

**SHG's an Effective Tool of Micro-credit for Financially Disadvantaged Group**

Self Help Groups of women, which are homogeneous small economically affinity group of poor people, and who voluntarily come together to save small amount of savings, called thrift regularly and extend microloan among themselves to meet their emergent needs. They are come together for the purpose of solving their common problem through self help and mutual help who do not have access to formal financial institutions. The meetings held monthly. These group members save small amount of
money they used to take loan from the group itself as per needs. The rate of interest is not too high. The SHG maintain their account in banks, which is operated jointly. Small loan and small savings are very helpful for the poor, even to have their own job. These members are able to maintain their attendance register, minute book, account book and pass book.

**SHG's Lead Strength Building**

Higher percentage of women under study were impacted positively by being members of SHGs. Women participation in the SHG enabled them to discover inner strength, gain self-confidence, self-reliance, self-esteem, self-respect, social, economical and political capacity building (table 6.10, 6.21, 6.27, 6.29.1). The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable group, group cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, peer pressure in repayment, skill training, capacity building and empowerment.

**Breaking Vicious Circle Of Poverty Through SHG**

The number of women inclined towards SHG is increasing which implied that women are aspiring for equality, self-confidence and self-respect. This programme is mainly meant for the rural poor who are living below poverty line or under vicious cycles of poverty. Its main aim is to alleviate poverty among the poor. Microcredit is an effective tool in this endeavor, which leads to peaceful development. Microfinance helps poor people meet their needs for easy credits and financial services. From loans they get through SHG, the members are investing it in various activities like agriculture, candle making, animal husbandry, pickle making, dairy products etc. From these activities they have improved their socio-economic status.
Analysis indicates that micro finance activities and self help group participation has a positive impact on the income, assets, occupation, saving, access to loan from bank, connectivity, self-confidence, self-respect, self-worthiness and decision making level of the participation. Micro finance loan availement and its productive utilization found to be having a profound role and impact on breaking vicious circle of poverty.

**SHG An Indispensable Tool For Eradication Of Rural Poverty**

Rural women with low income and lack of knowledge of available banking facilities can do little for the growth of banking habits on their own. Poverty alleviation is the ultimate goal of any nation. Studies have shown that the delivery of microfinance to the poor is productive, effective and less costly; if they are organized into SHGs. Self-employment which is the best employment in the wake of paucity of employment opportunities is emerging to be an important source of livelihood for women in India. As a supplementary source of family income the SHGs proved to be boon to the rural women folk not only in enhancing the financial status but also promoting the financial status but also promoting entrepreneurship among them. The SHG member have started the business with a good intention even though low educated members have availed group loans from bank and doing traditional business like, powders and pickles, garments, dairy, sweets and bakery, kirana shops, phenile making, candles & agarbatti making, and handicraft activities to earn money to supplement family income to meet the daily needs and improved the socio-economic status of their family and society, observed during survey.

**SHG and Social Empowerment**
In all stages of economic and social activities, involvement of women becomes essential. SHGs have encouraged women to take active part in the socio-economic progress of our nation. The impact of participation on social front could be assessed mainly in improvement of level of equality of life, health, standard of living. Women once considered "non-productive and non asset worthy" are now regarded as "agent of change and economic development" by participating in SHGs.

**SHG's Participation In Social Activities**

Self help groups are potential source to empower and institutionalize participatory leadership among the marginalized identified the plan and initiated developmental activities. The small groups also helped women to establish a common participatory platform to voice and solve their problems. Women are organized through SHG to understand and on front the violence of a reality; a violence based on gender, caste, community, political corruption and a failure of governance, their participation in the SHGs provided them opportunity to enable and enhance them to raise questions against social issues and evils.

Social activities are carried out by SHG’s for people awareness like blood donation camp, mid-day meal for child health, immunization campaign to protect against diseases, sports competition, and adult education for illiterate, cleanliness camp for environment, family planning awareness to control population growth, and to stop female foeticide.

Alcoholism is a disturbing and often recurring social evil that exist in the society. The women SHG members have shown a remarkable degree of appreciation of solving the problem that is arise out of alcoholism in the society and they often work as a group to try and eradicate alcoholism in their area.
Knowledge of SHG Functioning

Most of the beneficiaries were found aware and having adequate knowledge regarding group activities such as loaning, procedure Rules and regulation in come achievements and constraints of groups. Proper maintenance of book of accounts is very essential for the smooth functioning of SHG's other documents are important for judging grading of SHG, maintained by most of SHG (98%).

Linking SHG’s With Development Of Leadership Qualities

SHGs are being showing their involvement in political engagement, which includes local, state and national level participation. SHGs not only empowered its member but also wielded a powerful political role as a group as well. At local village meetings, the leaders of SHGs often invited to attend and speak. Social harmony, social justice, community development, livelihood etc. also remain as the main agenda of today's SHGs. They created social harmony by forming mixed group with members of different groups like. They worked for social justice against the typified backward and abusive custom. Awareness is created about legal rights and entitlements. SHG has play important role in contesting the elections used as stepping stone. From the table (6.21 and 6.29.1) indicates 93% SHG members participated in election and 68% of respondents take their own decision in voting, help to assume leadership to handle issues and improves leadership qualities under study.

Participation of woman is growing in each and every field, especially in field like political social and economical. 93% of SHG's members were participated in election process. Leadership qualities all developed in women because they more participative in addressing and trying to solve the social problem and acted as pressure
groups against social harmony, social justice, community development livelihood, etc. maintained by SHG's. SHG’s used as stepping stone in contesting the election.

**Motivation Behind Joining Group**

Self Motivation is main motivating factor behind joining the SHG's. Majority of the women members joined SHG's by self-motivation, motivation by NGO and Family members also recognised by some members. Maximum numbers of (273) respondents are joined for their economic development, self employment and home need. They feel very positively after joining the self help groups because of increased income of family to meet their daily needs but main reasons for forming for SHG's is to obtain the financial support from government aid to improve the economic status of member.

**Organization Of Meeting**

Group meeting is a very essential for all members for its smooth functioning, which is conducting once in a month. Mostly meetings are held monthly, as reported by respondents. Maximum members organize their meeting at other places other than president's house and gram panchayat. Generally all the members are attends the meeting. The agenda of meeting is being decide by majority by most of the groups (98%) SHG's decision in the meeting is taken by majority.

**Saving Habits of Members**

Small saving mostly Rs. 50-100 per month per member is being deposited in bank by President and Secretary or members of groups. They are paying installments regularly without delay hence SHG is a media for the development of saving habit among women. Internal lending is done through their deposited money in bank account as per member's emergency requirement. Loan availed by the respondents for various purposes
like domestic purpose, agriculture, animal husbandry, asset building, income generation activities, emergency because members in SHG's persuades every member's to save and invest in small business activities. They can borrow loan from banks with help of SHG's. The borrowed money is being invested in small business.

**Importance of Savings from Respondents Point of View**

Most of the beneficiaries have availed internal loan. Main purpose of loaning reported to be domestic purposes emergencies, etc. (table 6.22) SHGs have created positive attitude of community towards functioning of SHGs, micro financing as well as being effective on social problem.

The main purpose of saving as opined by SHG group members was to save money for emergency, self-respect, asset building education and medical needs Rs. 1000-2000 of emergency fund is being maintained cash in hand by Secretary or President for emergency requirement of members because member have no sufficient money to meet out their needs like medical or education purposes. Helping others is stamped in the mind of members of SHG's therefore they willingly help other their neighbors and others. SHG's is playing helping role to other members (127) people who are not a member of SHG also given a loan from the SHG as per his/her needs. Amount and rate of charged on loan is mostly depend only on members of SHG's.

**Training Provided To SHG’s**

Training is an important dimension of development of SHG's. The training to SHG members is imparted mainly by MITCON Consultancy services at Amravati and NGO's in urban area and Government official in rural areas. Main purpose of training and capacity building efforts is to develop skills and encourage behavioral and attitudinal changes in the members. Group members would have to be trained with the formal as
well as informal level in training to help women to improve their performance which might be achieved by helping them to solve performance problems. The nurturing and training activities of SHGs are done with the help of the non-governmental organization, who act as the catalyst in formation of the groups with or without the support of the government.

Maximum respondents received training exposures related to SHG activities like phenile making, candle and Agarbatti making, pickle and papad making, etc. Most of the training provided by government official followed by NGO's activist.

Most of training was provided for skill development marketing linkages, development of micro-enterprise and both in agriculture and non-form sector. Once the training acquired by member they approaches to government for development schemes for their upliftment of rural poor. 251 respondents to total SHG's getting benefits from various government schemes Government schemes cannot achieved without participation of people.

**Opinion On SHG Self-Reliance**

Cooperation of public is most important for SHG's self-reliance. Sometimes SHG is con not being self-reliance due to lack of guidance and political disturbances.

**Perception Of Society Towards SHG's**

The perception of community towards woman SHG's has changed significantly. Society feels SHG's means economic awareness, SHG's have increased self-confidence, enabled rural poor woman for organized family and improved family relationship. The SHG's have also enabled women on control over savings. Active participation in social, economic and political would helped in enhanced process of
decision making process and it also given women the desired self-respect and social
dignity through empowerment. Most of respondents of SHG's tell to other members to
form SHG for development of women increased self-confidence and decreased the
atrocity.

**SHG's Teaching Lesson On Gender Equality**

Gender equality is central theme to realizing Millennium development
goals. Gender equality will not only empower woman to overcome poverty but also their
children, families, communities and countries. Thus, gender equality produces a double
dividend benefits to both women and children. However elimination gender
discrimination and empowering women will require enhancing women's influence in the
key decisions that save their lives. Women themselves are the most important catalyst for
change. 382 respondents of total SHG member are female (Table 6.1). However Gender
equality leading to increased work opportunities, enchained capacity for livelihood
development, labour rights to women, enhanced social protection and overall increasing
voice can enable women to participate equally in productive employment. After the
formation of SHG's in village, women enrolled themselves as member and their
occupational status has been changing, they started their income generation. Member of
SHG's feel, their daughter should study upto graduation after joining self help group,
people are aware about education of girl child (Table 6.30). Member also feels their
daughter education should be graduated, and to do their job after completion of her
education and become independents.

Women once considered "**non-productive and non asset worthy**" are now regarded as

"**agent of change and economic development**" by participating in SHGs.
RECOMMENDATIONS:

- There is need to accept that women's needs are not only for self-employment. The programmes should be designed on the basis of needs of women at the micro level. Planning for self-employment for women needs a multi-pronged strategy.

- The customer-contact-programme specially, for women should be organized to disseminate the information of various schemes and financial needs of women. Survey finds out those 36.93% respondents of SHGs not availing facilities provided by government.

- 51% Women were participated in political activities. Now there is a growing participation of women in the political activities in rural areas. In such situation, there is a growing need to develop leadership qualities in the women. Also, they should be educated on how their participation could be useful to achieve some concrete results.
• It is found that majority see cooperation from public representative is important for self reliance of SHG. So public representatives has role to play in empowerment of women. SHG is not self-reliance without cooperation from public representatives. There is urgent need of cooperation from public representative’s involvement in each and every movement of SHGs for upliftment of women.

• All record keeping has been done manually and that is very time consuming. Thus, a computer and computer-assisted programmes would go a long way in maintenance of records, accounts, correspondence and updating the same periodically. NGO can come forward and help SHG’s in this context.

• There should be timely release of funds and its channelization to the concerned departments and agencies. The delays in allotment of funds and their release should be discouraged and taken seriously by the high authorities, when it happens in any state. There is also a need for timely and quick approval of activities proposed.

• Marketing centers may be provided within the village to ensure better selling of products. Quality control of product also is needed. There should be more budgetary allocation on market development in order to provide an effective platform for marketing of SHG products.

• The SHG members should be inculcated the feeling of collective development, social harmony and active role in development process and governance. The members should be mentally prepared for starting income generating activities and their sustainability.
• The study shows that 55% members of SHG are studied up to school level. So there is an urgent need to provide education to all members, at least to impart functional literacy. NGOs and SHG leaders should take initiative in this regards and for attending adult education programmes provided by government to upgrade their education status.

• It is suggested that motivational campaign may be conducted for inculcating saving habit in the minds of the members. The campaign should give exposure to savings for future benefits, how the savings of members are utilized for rotation among the members, how the amount of groups savings form a base for getting government sponsored scheme for income generating activities and the benefits to the individual member.

• The SHGs faced the problem of administrating the affairs of its business. It is suggested that suitable administrative training to all the members of the SHGs should be given or at least the administrators and representatives of the groups may be given administrative training initially, the same may be given to the other member gradually. Further, extension participation programme may be arranged with extension agencies for the SHG to visit their business houses to know the functions and its administration. And also this extension participation programme will create awareness and skills of the business.

• SHGs faced the problem of inadequate loan amount. Loan amount is one of the basic components to start an activity and also women can be financially sound when loan amount is given sufficiently. Loan amount should be increased to the extent that they can take up an income generating activity. There is need a allocation of large amount for generation of employment.
- SHGs help to promote the micro finance with the organized form of small savings. Hence the promotion of SHGs indirectly promotes the savings, economic growth and rural development. Some of the SHGs function only to receive the grants and aids from the government. So, the district authorities should make serious attempts to strengthen the SHGs.

- The respondents share the view that the government is apathetic towards them. They reported delay in sanctioning and disbursement of loan to SHGs. Lack of coordination between government agencies, banks and SHGs was reported as major problem. This might have resulted in the decline of the perception of benefits by the respondents. The administrators and bankers need to infuse confidence in the minds of the members of SHGs. Efforts should be made to avoid delay in sanctioning revolving fund and loan.