Chapter 7

Summary Findings and Policy Implications
7.1 Executive Summary of the Preliminary Chapters

7.1.1 GENDER EQUALITY AND INTERNATIONAL INITIATIVES

Women constitute nearly 50 per cent of total population and they form an integral part of socio-economic life of individuals in any country. But from time immemorial they have been subjected to discrimination and in fact exploitation in the hands of the men folk. Recognizing the role of women in economic development of any nation, the first International Conference on the Status of Women, convened in Mexico City to coincide with the 1975 International Women's Year, observed to remind the international community that discrimination against women continued to be a persistent problem in much of the world. The Conference, along with the United Nations Decade for Women (1976-1985) proclaimed by the General Assembly five months later at the urging of the Conference, launched a new era in global efforts to promote the advancement of women by opening a worldwide dialogue on “Gender Equality”.

7.1.2 MEASURES TOWARDS GENDER EQUALITY IN INDIA AND ANDHRA PRADESH

The principle of “Gender equality” is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only guarantees equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women. In accordance with the developments at the international level, from the Fifth Five Year Plan (1974-78) onwards there has been a marked shift in the approach to women’s issues from “Welfare” to “Development”. In recent years, the empowerment of women has been recognized as the central issue in determining the status of women. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The 73rd and 74th Amendments (1993) to the Constitution of India have provided for reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local levels. The National Policy for the Empowerment of Women adopted in 2001 has further given fillip to women development policies and programmes in India.

212
India has also ratified various international conventions and human rights instruments committing to secure equal rights of women. India has ratified the Convention on Elimination of All Forms of Discrimination Against Women (CEDAW) in 1993. The Mexico Plan of Action (1975), the Nairobi Forward Looking Strategies (1985), the Beijing Declaration as well as the Platform for Action (1995) and the Outcome Document adopted by the UNGA Session on Gender Equality and Development & Peace for the 21st century have been endorsed by India without any reservations for appropriate follow up action. Report of the Committee on the Status of Women in India, 1974 and National Perspective Plan for Women, 1988-2000 and in the Shramshakti Report, 1988 have thoroughly analysed the status of women in India.

In spite of several initiatives taken up by the Government of India, Gender disparity manifests itself in various forms such as continuously declining female-male ratio in the population, Social stereotyping and violence at the domestic and societal levels against women, discrimination against girl children, adolescent girls and women in some parts of the country. Consequently, the access of women particularly those belonging to weaker sections including Scheduled Castes/Scheduled Tribes/ Other backward Classes and minorities, majority of whom are in the rural areas and in the informal, unorganized sector – to education, health and productive resources, among others, is inadequate. Therefore, they remain largely marginalized, poor and socially excluded.

In order to over come, these historical legacies, the Government of India has introduced a novel programme called Development of Women and Children in Rural Areas (DWCRA) as a sub-programme of Integrated Rural Development Programme (IRDP) as early as in 1982. Though the programme could not make much headway during 1980s, it became more successful from the decade 1990 onwards when NABARD has introduced the strategy of micro-finance by which the Self-help groups are provided with small loans to undertake income generating activities either individually or as a group. Such a policy was found to be highly successful in Bangladesh under the aegis of Bangladesh Gramween Bank and hence it was replicated in India. The NABARD launched SHG-bank linkage programme in 1992. In this colossal programme, 27 public sector banks, 28 private sector banks, 86 Regional Rural Banks, 31 State Cooperative Banks and 371 District Central Cooperative Banks are taking part. As on 31st March 2009, the cumulative amount of bank
loans extended to more than 52.36 lakh SHGs in the country aggregated to Rs. 9, 682 Crore. The proportion of Non-performing assets out of SHG bank loans is also very low at 2.9 per cent at the All India level and it was still low in the Southern Region of the country.

The Government of Andhra Pradesh has taken up the theme of women's empowerment through SHGs as one of the strategies to tackle the socio-economic poverty. From a modest number of about 4000 groups in 1993, the SHG programme has grown in leaps and bounds. As on 31st March 2009, there were about 12.81 lakh women SHGs in Andhra Pradesh covering nearly 111.81 lakh poor rural women. An amount of Rs. 4025.55 crore is mobilized as corpus among these groups and the savings of these SHGs have aggregated to Rs. 1192 crores as on 31st March, 2009. The SHGs are taking small loans out of the corpus available with the group. The state government has taken several initiatives to extend financial support to these groups. The SHG-bank linkage programme in Andhra Pradesh is also highly successful. About 4.82 lakh SHGs were extended linkage loans to the tune of Rs.6649 crore. The average amount of SHG loans is also substantially high at Rs.1.38 lakh per group. With the financial support, the DWCRA/SHG groups are undertaking productive activities either individually or collectively. These groups produce a wide range of commodities some of them are finding market even at the international level. Hindustan Levers, Emami, Philips, Godrej, Colgate, Nagarjuna Fertilizers and IFFCO too have decided to collaborate with DWCRA/SHGs on mutual basis to market their products. From the income generated the SHG loans are regularly repaid and hence the proportion of NPAs is the lowest of all the states in India at 0.5 per cent.

7.1.3 RESEARCH GAPS AND SCOPE OF THE STUDY

The performance of the SHGs has been extremely encouraging and has a tremendous social impact. SHG as a model for raising socio-economic standards, level of empowerment of the rural poor women has now reached a stage of irreversibility with increasing involvement of Government and non-government machineries and agencies experimenting with various initiatives directed at fighting poverty, backwardness and discrimination meted against women.

Several research studies have been undertaken in several parts of India and Andhra Pradesh on different aspects of working of DWCRA groups in particular and the Self-help
groups in general. The review of these studies, as presented in the second chapter clearly indicated that no study was undertaken to throw light on the aspect that how the DWCRA or Self-help movement has enabled women to achieve economic, social, psychological and political empowerment, in Chittoor district of Andhra Pradesh though the movement is highly successful in Chittoor district.

It should be noted that among different districts in Andhra Pradesh, Chittoor district hosted the second largest number of SHGs next only to East Godavari district. As on 12th February 2010, there were 57, 172 Self-help groups and 6.03 lakh members that are organized into 10, 863 village organizations covering in 66 revenue mandals of Chittoor district of Andhra Pradesh. All the SHGs in a Gram Panchayat are federated into a Village Organization (VOs). All the VOs in a Mandal are federated into a Mandal Samakya. In Chittoor 65 Mandal Samakyas are functioning. The district has implemented DWCRA programme, and other programmes of the government of India and Andhra Pradesh such as Swarna Jayanthi Swarojgar Yojana, Andhra Pradesh Poverty Reduction Programme called “Velugu” or the latest “Indira Kranthi Padam” programme.

7.1.4 OBJECTIVES AND HYPOTHESES OF THE STUDY

In the light of these success stories of the DWCRA/SHG movement in Chittoor district of Andhra Pradesh and inadequacy of studies on empowerment of women in Chittoor district, the present study “Empowerment of Women through DWCRA: A Study of Chittoor District of Andhra Pradesh” has been undertaken with the following objectives:

i. To assess the status of women and women related development programmes being implemented in India and Andhra Pradesh;

ii. To study the origin and growth of SHGs in India and Andhra Pradesh;

iii. To evaluate the structure, organization and working of DWCRA/Self-help groups in Chittoor District;

iv. To analyze economic empowerment of DWCRA/SHG Women in Chittoor District;

v. To examine the social and political empowerment of SHG women in Chittoor district.

The study has also attempted to test related hypotheses (presented in the first chapter) in the following pages:
7.1.5 DATA SOURCES AND METHODOLOGY OF THE STUDY

In view of inadequacy of the secondary data to fulfill the chosen objectives, a sample study was undertaken in Chittoor district of Andhra Pradesh. There are three revenue divisions in Chittoor district. All the three revenue divisions were selected for the present study. A multi stage random sampling technique was adopted to select sample mandals, sample villages, sample DWCRA groups and DWCRA members in each of the three revenue division of Chittoor district. On the whole, 324 sample DWCRA members were selected from the entire Chittoor district. A specially designed and pre-tested interview schedule was canvassed to collect primary data from the sample DWCRA members in Chittoor district of Andhra Pradesh. The data were collected through personal interview method during October and December 2009. The collected data were computerized in Excel Spread Sheets and were analysed using simple statistical and econometric tools like simple two-way tables, averages, percentages, growth rates, t-tests and ANOVA through SPSS package. Where ever necessary, the data were presented with the help of bar diagrams and other methods.

The findings of the study were presented in seven logically related chapters. The first four chapters were the preliminary chapters aimed at providing necessary background for the present study and the next two chapters were based on the primary data collected from the sample DWCRA groups and members. The last chapter (present one) contains the summary of findings, testing of hypotheses and the policy implications of the study. Having presented a compendium of background chapters, an attempt is made here to present the major findings of the study as obtained from the two study chapters.

7.2 Major Findings of the Study

7.2.1 SOCIO-ECONOMIC CHARACTERISTICS

* The analysis of socio-economic characteristics of sample DWCRA/SHG revealed that out of 324 sample women, SC women constituted 16 per cent, ST women accounted for 12 per cent, Minorities, 3.4 per cent, BCs 49.1 per cent and OC women consisted of 20 per cent.
These proportions are broadly similar to their shares in the total population except the fact that SCs are slightly under represented and STs are marginally over represented in the sample.

The analysis of educational levels of samples DWCRA women indicated that a little more than 25 per cent of women were illiterates who could affix their signatures, a little less than 25 per cent of women were primary educated women, while high school educated women constituted 11 per cent. Thus majority of these DWCRA women were educated women.

The analysis of housing pattern of women revealed that thanks to the government programmes on housing, an overwhelming proportion of (89 per cent) DWCRA women possessed pucca houses. While 7.1 per cent of women lived in semi-pucca houses only 4.32 per cent lived in kutchha houses. It is also happy to note that all the DWCRA women got own houses.

The results of the study on motivation indicated that more than 50 per cent of women were self-motivated to improve their living conditions. While about 26 per cent of women were motivated by officials concern, about 20 per cent was motivated by peer group members in the villages.

The analysis of underlying reasons for becoming members of DWCRA in the district indicated that earning additional income (90.74 percent), supporting the family (86.42 percent), getting loans at the time of emergency (85.19 per cent) seemed to be the major reasons. There were no marked variations among women in the three revenue divisions and among different caste groups in this regard.

7.2.2 SAVINGS, OCCUPATION, INCOME AND ASSET LEVELS

Since the savings are the starting factor of SHG movement, an attempt was made to estimate the savings levels of SHG women in the district. The results indicated that the average monthly savings amounted to Rs.68 per DWCRA member and that per group amounted to Rs.807 per year in the district. The total savings of the group up to 31st December 2009 aggregated to about Rs.92,000. The saving levels of members
indicated enormous potential existing among the DWCRA members to step up their savings levels which could be used as the corpus of the DWCRA groups.

* The ANOVA results clearly revealed that there were statistically significant variations in the average savings levels among different caste groups and but no such variations among women in different revenue divisions of Chittoor district.

* The analysis of amount of revolving fund provided to the stabilized SHG groups indicated that out of 324 members, about 48 per cent was provided revolving fund to the extent of Rs.10, 000. While about one fourth of the members were given revolving fund equivalent to Rs.15, 000 about 6 per cent was provided revolving fund of less than 8,000. Nearly one-fifth of SHG groups in the district did not get revolving fund from the Government.

* The study found the unhealthy practice of sharing the revolving fund by about two-fifth of total members equally among themselves. While about 36 per cent deposited the money in the groups’ corpus and about 23 per cent lent it out on interest.

* On the average, SHG members got Rs.33, 151 as SHG-bank linkage loan. This was comparatively lower than that at the state level or at national level where average SHG bank linkage loan amounted to more than one lakh rupees. Nearly one-third of SHG bank loans taken (Rs.11, 000) were outstanding.

* As brought out by ANOVA, there were no statistically significant variations in the average amount of SHG-bank loans taken by different caste group members as well as SHG members in different revenue divisions.

* The analysis of purposes for which the SHG-bank linkage loans were utilized indicated that a large proportion of these loans was utilized for productive purposes such as agriculture (30 per cent), small business (26 per cent) and for educating the children (6 per cent). A certain proportion of these loans were also used to meet household expenses (23 per cent) and to carry out social functions (5 per cent) in their houses.
In micro finance analysis consumption expenditures are as important as production expenditures, and hence it can be concluded that the loans were utilized fruitfully to meet essential expenditure. There were no marked variations in this regard among different caste groups and among different revenue divisions.

The analysis of changes in the occupational pattern of DWCRA members between pre and post DWCRA periods brought home the fact that there has been a marked shift in the occupational pattern away from labour (from 44 per cent to 27 per cent), in the favor of agriculture (from 33 per cent to 35 per cent), cattle rearing (from 6.5 per cent to 10.2 per cent) and petty business (from 13 per cent to 24.4 per cent). It is interesting to note that there was no change in the proportion of house wives between these two periods. These noticeable changes in the occupation pattern in favor of more remunerative occupations can be considered as the success of DWCRA/SHG programme in Chittoor district.

Thanks to the favourable shift in the occupation pattern towards more remunerative occupations, the income levels of the DWCRA women also increased significantly between pre and post DWCRA periods.

The findings of the study indicated that the monthly average income of DWCRA women increased from Rs.1437 to Rs.1960 registering a growth of about 35 per cent between two periods.

From the computed paired t-test values, it could be concluded that there was statistically significant increase in the income levels of the DWCRA women between pre and post DWCRA periods.

The analysis of changes in the asset pattern of DWCRA women between pre and post DWCRA periods revealed that there was a change in the asset pattern in favour of financial assets even though family comforts constituted a lion’s share (more than 56 per cent) in the total value of assets both during pre and post DWCRA periods. The relative shares of other types of assets actually decreased between the two time periods.
The results of ANOVA on the average asset values of DWCRA women belonging to different caste groups and in different revenue divisions clearly indicated that the former was statistically significant at one per cent probability level. This reiterated the conclusion that there were statistically significant variations in the average value of assets possessed by different caste group members both during pre and post DWCRA periods and hence caste is an important determinant of asset position of an individual.

7.2.3 GROUP DYNAMISM, SOCIAL, PSYCHOLOGICAL AND POLITICAL EMPOWERMENT

Since empowerment of women is a multi-faceted concept involving, apart from economic dimension, other dimensions such as group dynamism, social, psychological and political, an attempt was made in the sixth chapter to capture these dimensions with the help of relevant variables or proxy variables.

The group leader plays a pivotal role in managing SHGs and their dynamic activities. In 95 per cent of the groups, the group leader was chosen unanimously, without election, of course, based on other criteria such as leadership qualities, ability to manage accounts of the groups, capacity to provide cushioning effect to financial position of the groups in times of need etc.

Majority of these groups (72 per cent) was holding weekly meetings and others were holding monthly meetings to discuss and deliberate on group activities including selection of eligible members for internal loans and SHG bank linkage loans.

The analysis of average amount of internal loans transacted indicated that they were considerably low at Rs.9127 and the average rate of interest was 18 per cent.

There were no variations in the average amount of internal loans transacted among different revenue divisions but statistically significant variations were observed in the average amount of internal loans transacted among different caste group members. Thus caste factor also seemed to have been playing an important role in the sanction of internal loans to the members.
Domestic expenditure, business activities, education and agriculture were the major purposes in that order of importance for which the internal loans seemed to have been used in the district. These findings clearly indicated that the internal loans were used only for the purposes for which they were supposed to be used.

Consequent upon the active involvement of DWCRA women in SHG activities in the village as well as outside the villages, the status of women seemed to have greatly increased. A larger proportion of these women ranging from 65 per cent to 85 per cent were involved in taking major economic decisions within the family such as type of crop to be raised, purchase of live stock assets, leasing in and leasing out of land etc.

Similarly 82 to 98 per cent of these women members were consulted and their enlightened opinions were taken into account before taking crucial social decisions within the family such as family planning, children's education, children’s marriage, house construction and renovation etc. Thus social status of these women seemed to have greatly improved after becoming members of DWCRA.

Apart from improved social status within the family and outside the family, the awareness levels of DWCRA women on social evils and rights also increased to a larger extent. Except on eve teasing, on other social evils such as giving unfair wages to women, alcoholism, harassment of women at work places, child labour, giving and taking dowry, 79 to 91 per cent of DWCRA women seemed to have got a fairly good amount of awareness.

They were now ready to fight out these evils to bring them to their logical end. Similarly, thanks to legal aid camps arranged by DRDA agencies and NGOs, these women understood their inalienable right to inherit their ancestral properties.

The DWCRA movement in the district also enabled 79 per cent to 90 per cent of DWCRA women to step up their awareness levels on the increased domestic violence and evils such as male domination in every aspect of family life, deliberate suppression of feelings and initiatives of women by husbands and in-laws, beating
wife even after the enactment of Prevention of Domestic Violence Act, 2005 and continued female feticide in spite of strong criminal legislation against it.

- The DWCRA movement in the district also seemed to have resulted in increased political awareness and political empowerment of women. More than 90 per cent of these women were now participating in voting and about 15 per cent was involving in election campaign meant for local body and assembly elections.

- The findings of the study also indicated that about 3.4 per cent of DWCRA women in the district were actually elected to various local bodies.

- Besides social and political empowerment of women consequent upon becoming members of DWCRA, 84 per cent to 100 per cent of these women have also got psychologically empowered to visit various places like markets, government offices, banks, hospitals etc., even on their own without the assistance of husbands/parents/wards. This is, in deed, a remarkable achievement of DWCRA movement in the district.

7.2.4 OPINIONS OF THE DWCRA MEMBERS ON THE PERFORMANCE

- In view of these realized benefits from the DWCRA/SHG movement in Chittoor district, 86 per cent to 90 per cent of the DWCRA women in the district endorsed the beneficial effects of DWCRA programme such as getting the loans conveniently, easy repayment terms, and absence of collateral security and low rates of interest.

- About 85 to 93 per cent of DWCRA women felt that thanks to the DWCRA/SHG programme they were freed from the exploitation of money lenders.

- They could now get guidance to undertake productive activities to increase their income levels and to have increased social participation.

- The analysis of the opinions obtained from the DWCRA members about the performance of SHGs/DWCRA groups in the district revealed that about 83 per cent of the members termed the movement as either very good or good. No member expressed negative opinion about the performance of DWCRA groups in the district.
The analysis of felt opinions of the members regarding the achievement of economic, social, psychological and political empowerments revealed that about 88 per cent of DWCRA/SHG women felt that the programme has resulted in the achievement of these empowerments.

7.3 Testing of Hypotheses

In accordance with the objectives of the present study, certain hypotheses were formulated in the first chapter of this thesis. An attempt is made here to test these hypotheses and to prove their validity.

The first hypothesis of the study was that "There has been a significant improvement in the status of women in India and Andhra Pradesh due to the implementation of various women specific development programmes". From the in depth analysis of DWCRA/SHG programmes, Swarnjayanti Gram Swarojgar Yojana and various other women specific development programmes including gender budgeting, National Policy of Empowerment of Women, indicators of status of women in terms of female male ratio, literacy and educational levels, employment, women's access to income and property, political and administrative powers held by women and also from the Gender Development and Gender Empowerment Measures presented in the first chapter of the thesis, as well as from the thorough review of relevant research studies at the national and state level in the second chapter of the thesis, it was very clear that the status of women has improved greatly both in India and Andhra Pradesh. Due to the efforts of the state government, more than 3.50 lakh women SHGs have availed repeat loans from banks and other financial institutions, some of them 3 to 4 times and improved their economic status. Hence, the hypothesis that "There has been a significant improvement in the status of women in India and Andhra Pradesh due to the implementation of various women specific development programmes" cannot be rejected.

The second hypothesis of the study was that "There has been a remarkable progress in the women self-help movement in India and Andhra Pradesh in recent years". From the discussion of the progress of SHGs in India in the third chapter, it was clear that from an insignificant number in 1992, the number of SHGs formed in India up
to 31st March 2009 surged tremendously to about 61 lakhs with a corresponding increase in the savings level to Rs.5545 crore. Under SGSY alone, launched in April 1999 up to March 2009, 34 lakh SHGs were formed and about 120.89 swarozgaris (members) have been assisted with a total outlay of Rs.27,183.03 crore. In the total number of SHGs, Andhra Pradesh alone possessed 20.93 per cent and they accounted for 21.49 per cent of total savings of the SHGs in India. From these discussions, it is clear that there has been a tremendous progress in the SHG movement in India particularly in Andhra Pradesh. Hence, the hypothesis that “There has been a remarkable progress in the women self-help movement in India and Andhra Pradesh in recent years” cannot be rejected.

The third hypothesis of the study was that “The DWCRA groups/SHGs have been organized effectively and are functioning well in Andhra Pradesh and in Chittoor district”. From the analysis presented in the third chapter, it was clear that as on 31st March 2009 in Andhra Pradesh there were 12.81 lakh self-help groups with 111.81 lakh members that are organized into 56, 956 Village Organizations (VOs) in 1099 revenue mandals (22 districts). These were further organized into Mandal Samakyas and Zilla Samakyas. Since its inception up to 10th December 2009, about 8.89 lakh SHGs were provided with SHG–bank linkage, TFI and bridge loans to the tune of Rs.14,149 crore. The proportion of the NPAs in the SHG-bank linkage loans is the lowest at 0.5 per cent in Andhra Pradesh as against 2.9 per cent at the All India level. In view of all these facts, the hypothesis that “The DWCRA groups/SHGs have been organized effectively and are functioning well in Andhra Pradesh and in Chittoor district” cannot also be rejected.

The fourth hypothesis of the study was that “The SHG women in Chittoor District have chosen non-traditional occupations as a part of DWCRA/SHG activity resulting in impressive increase in savings, income and asset levels leading to economic empowerment”. The analysis of the occupational pattern of the DWCRA/SHG women in Chittoor district in the fifth chapter revealed that there was a marked shift in the occupational pattern of the DWCRA women away from the “Labour” (from 44 per cent to 27 per cent) to other non-traditional occupations particularly to “Petty Business”
(from 13 per cent to 24.4 per cent). As a result, there was an appreciable rise in the average income levels of the DWCRA members (by about 35 per cent). The increased income seemed to have been used to promote their savings (from about Rs.30 per month to about Rs. 68 per month) as well as their assets particularly the family comforts component that accounted for more than 56 per cent. Therefore, the hypothesis that “The SHG women in Chittoor District have chosen non-traditional occupations as a part of DWCRA/SHG activity resulting in impressive increase in savings, income and asset levels leading to economic empowerment” cannot be rejected.

The last hypothesis of the study was that “There has been a significant improvement in the awareness levels, social participation and political empowerment of women in Chittoor district after becoming the members of DWCRA/SHGs”. The analysis of data in the Sixth chapter of the thesis amply proved that 79 to 91 per cent of DWCRA women seemed to have got a fairly good amount of awareness on social evils and rights such as eve teasing, paying unfair wages to women, alcoholism, child labour, giving and taking dowry and harassment of women at work places. Similarly, 79 per cent to 90 per cent of DWCRA women improved their awareness levels on the increased domestic violence, male domination in every aspect, deliberate suppression of women's initiatives and feelings and female feticide. About 65 to 98 per cent of women were involved before taking decisions on crucial social and economic matters within the family. In view of these findings, the hypothesis that “There has been a significant improvement in the awareness levels, social participation and political empowerment of women in Chittoor district after becoming the members of DWCRA/SHGs” is sustained.

7.4 Policy Implications and Suggestions

In the light of the presentation of executive summary and testing of hypotheses, the following policy implications of the study logically emerge:

1. It was evident from the findings of the study that the illiteracy (about 25 per cent) among the members has been doing a great damage to the self-help group movement in the district. Though these women learned to affix their signatures that would not be sufficient to be successful members. These women should be encouraged to complete basic courses such as tenth class or Degree at least in
open university mode so that these women could depend on their own for the maintenance of accounts of the groups as well as to take prudent decisions on several matters relating to the working of SHGs in the district.

2. The findings of the study indicated that there is no rotation of leadership among the members. But it should be encouraged at least for once in two years so that every one would feel responsibility and also it would give them an opportunity to imbibe the leadership qualities.

3. Still about 28 per cent of DWCRA/SHG groups in the district are holding monthly meetings. They should be encouraged to hold weekly meetings as that would ensure the effective functioning of the SHGs.

4. The awareness levels of members of the self-help groups, on the concept of 'self-help' need to be increased through frequent and vigorous awareness camps at the village levels, so that they will understand their duties and responsibilities in a group activity. This will also reduce the attitude of putting every responsibility on the group leader and blaming the group leader for every misdeed. Moreover, still the SHG women expect a lot of benefits from the government which is not possible in the era of privatization and government gradually shedding its responsibilities.

5. It was clear from the findings of the study that more than 40 per cent of DWCRA women were sharing the revolving fund equally among themselves. This is indeed a bad practice and should be avoided. The revolving fund so released should be put in the joint bank account of the federation of groups so that a single group would not be able to eat it away. Since, it would serve as the corpus to the groups, the society as a whole would benefit.

6. It is unfortunate to find that still about 27 per cent of DWCRA women go for agricultural and other coolly as they do not have any other skills. Technical skills through technical training institutes are to be imparted to the members of the DWCRA groups so that they would take up some gainful economic activities.
7. Since the economic empowerment through increased income is a key to achieve other types of empowerment, efforts should be made to undertake gainful non-traditional production activities so as to generate additional income and to stand on their own legs.

8. From the simple products such as pickles and papads, the SHGs should move on to produce a wide variety of commodities using simple machines. The scope for expanding the productive activities remains large. For example, handicrafts, readymade garments, electronic goods etc., have a market even in rural areas. The self-help/DWCRA groups must be encouraged to undertake the production of such products preferably "as a group" wherever there are opportunities to do so.

9. The Self Help Promoting Institutions (SHPI) such as DRDAs and NGOs have a dual role to play. Not only should they facilitate the availability of credit from the formal financial sector institutions to the self help groups, they should also help the self help groups to identify suitable products which they can manufacture and sell. They should impart the necessary skills. These institutions should in fact act as friends, philosophers and guides.

10. The Mandal Development Officer (MDO), DRDA and the NGOs in the area should identify the list of such viable micro projects based on the availability of resources in the local area and market potential for such products. The DWCRA/SHGs groups should be encouraged to take up such projects on collective basis. As noted already, collective or group production activities ensure collective responsibility and the sense of achievement among the SHG/DWCRA women.

11. The savings of the members should be progressively increased in tune with their rising income levels and that the traditional norm of 'one rupee-per day' should not be practiced always. The minimum savings levels of the members should at least be Rs.100 per month.
12. The DWCRA groups / SHGs that are performing well and are showing good results in terms of high levels of savings or timely repayment of SHG-bank linkage loans must be provided with incentives in the form of large quantum of loans to undertake more gainful economic activities. Conversely, the defaulting SHGs and SHGs that are showing poor results in terms of savings and other indicators should be punished.

13. Individual SHG and not VO should be the unit for judging the performance of SHGs. On the pretext that some SHGs in a VO are not performing well, the entire VO should not be denied of credit. This will affect the functioning of genuine SHGs.

14. In spite of multiple loans, the total quantum of disbursement of credit is very limited and the per-household credit made available is very small. If a serious impact on the economic conditions of the rural poor has to be made, a much larger flow of credit to support a much broader production base is required.

15. From the presentation of the findings of the study it was clear that caste factor seemed to have played an important role in sanctioning internal loans as well as in the possession of assets. While the latter depends upon prior endowment of productive assets and hence very little could be done by SHG movement, the former problem could be solved by ensuring equality in the distribution of internal loans to all the caste group members.

16. There should be effective monitoring of the SHG activity including repayment of loans by the Indira Kranti Padam personnel like Community Coordinator, Assistant Project Manager periodically, so that the performance of the SHGs could be further improved.

17. The self-help and DWCRA group members should not be compelled to attend the political meetings or should not be entrusted with the responsibility of feeding the officials when ever the political or government meetings take place in the villages.

*******