CHAPTER 6
SUMMARY OF FINDINGS AND RECOMMENDATIONS

Microfinance programme has been recognized as a leading development policy initiative for ameliorating poverty and poor living conditions, augmenting their human and monetary capacities base, and facilitating empowerment of poor rural women both economically and socially. The programme focuses mainly on those poor rural women who were excluded by formal financial institutions. Because of poor human and physical resources and imperfect information about their behavior and high risk of loan recovery in rural areas, these were considered non-bankable by the formal banking system worldwide. The SHG-BLP tends to fill the gap left over by the formal rural financial institutions, by organizing them into homogenous groups of volunteer poor rural women for their common welfare. The credit supply has been backed by skill generation and training programmes to build their physical and human resource base, which is expected to enable them to invest in more remunerative income generation activities. The programme tends to mitigate the banker’s risk of loan default by creating social and resources collateral through joint liability and peer-screening, self-selection and peer-monitoring mechanisms. Success stories of the microfinance/ Self Help Group programmes abound worldwide. Nevertheless, leading researchers in the area pointed out the scarcity of studies based on carefully selected treatment-control or before-after panel of households; which forms foundation of rigorous empirical analysis of multi-dimensional outcomes of the programme like the SHG-BLP. However, unlike the other parts of the country in general and southern states in particular, much empirical evidence on the various dimensions of the Self Help Group programme and beneficiary households, and women empowerment is not available for Punjab. The present study is a modest attempt in this direction. More specifically, the present study focused on the following objectives:

1. To examine the nature, coverage and structure of SHGs in rural Punjab.
2. To study the functioning and performance of SHGs in Fatehgarh Sahib.
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3. To analyse the impact of SHGs on the economy and life of SHG member households.

Hypotheses

To carry forward the objectives of present study, following main hypotheses were proposed and tested:

1. With the increased policy focus on the microfinance and SHG programme and financial inclusion of excluded groups, the growth and coverage of the SHG programme accelerated in the recent past. Therefore, being a centrally sponsored programme, the extent and coverage of the SHG programme in rural Punjab did not differ significantly across Punjab and other states in the country.

2. SHG-BLP programme helps resolve the enforcement and moral hazards problems in the institutional rural credit market.

3. SHG programme facilitate in augmenting the general managerial capabilities of the poor women in rural India.

4. SHG-BLP improved income, consumption and asset holding by members, upgraded skills among members through training programmes and generated new employment opportunities.

5. SHG-BLP empower the women beneficiaries through enhanced participation in household and village level decision making processes and also augment their social entrepreneurial capabilities.

These hypotheses were tested by collecting primary information from the selected SHGs and beneficiary households in Fatehgarh district of Punjab. The Fatehgarh Sahib district was chosen because of the fact that unlike other districts in the state, it has adequate number and progress of bank linked SHGs promoted by Government departments, Co-operative financial institutions, Non Governmental Organisations (NGOs), and Banks. Therefore, it would provide us adequate
population for our random selection of the SHGs and member beneficiary households. Moreover, the district is at the middle level of rural and agricultural development and so is the incidence of rural poverty in it. Therefore findings from the study are expected to be broadly representative for the state and policy recommendation from the empirical findings would be more or less relevant for other districts as well.

**Data and Methodology**

Information on growth of SHGs and supply of credit and refinancing was taken from published information provided by the Reserve Bank of India and the National Bank for Agriculture and Rural Development (NABARD). The district level progress and coverage of the SHG programme in Punjab was based on unpublished information compiled by the office of State Level Bankers’ Committee (SLBC) for Punjab. The various dimensions of SHGs like their nature and structure was based on the primary survey conducted on selected 10 percent (227) of the Self Help Groups (SHGs) from Fatehgarh Sahib district of Punjab. The credit and refinance figures in nominal terms converted into constant prices using whole price index has been used to estimate the growth and progress of the SHG programme at various levels.

Functioning of the SHGs has been examined by using four broad set of indicators. These are related to governance aspects of SHGs, the general management practices followed by the groups in their day to day functioning, the financial management practices followed by them in dealing with accounts of the SHGs and sustainability of the SHGs. The governance aspect of SHGs includes system of selecting/electing the office bearers of SHGs and frequency of change in leadership of the SHGs since their inception. The general management practices include periodicity of meetings, extent of members’ participation in the meetings, place where meetings are held, dealings with non participation of members, maintenance and management of the minutes of the meetings and periodicity of revision of norms, rules and regulations governing the SHGs. The financial management practices include maintenance of book of accounts and SHG bank pass book and frequency of updating the book of accounts and passbooks. The organisational sustainability of SHGs has
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been examined by studying the extent of drop out of members from SHGs and the reasons for their drop out.

The performance of the SHGs has been examined by looking at mobilisation of savings, mobilisation of borrowings from banks for lending to its members, lending activities of SHGs and financial sustainability of SHGs. Mobilisation of savings has been studied by examining the extent and frequency of savings by SHG members. Mobilisation of borrowings includes the extent of loans availed, efficiency in getting loans approved and cost of borrowing from banks. Performance of financial lending includes lending from augmented group savings. Financial sustainability indicators include decision making of financial transactions, extent of loan recovery and operation of joint liability on loans availed.

To examine the impact of the SHG-BLP at the household level, we conducted a primary survey of 812 randomly selected households who were members of the selected 227 SHGs which were located in 71 villages in various blocks of the district Fatehgarh Sahib. A pre-tested questionnaire was canvassed to the beneficiary households to collect both quantitative and qualitative information. The quantitative information was collected for the socio-economic background characteristics of the households like demographic characteristics of the family members, earning of the households, ownership of wealth and assets, land and animals owned, access to financial services, borrowing and debt situations. Similarly, qualitative information of the project impact was also studied by including special questions on the role of women in day to day activities, decision making in financial matters, degree of freedom enjoyed by them in mobility, participation in community meetings and gatherings. Questions pertaining to women empowerment were asked only to the adult female members of the household. Similar information was also collected from the selected non-beneficiary households with only exception to the qualitative questions relating to the perception of households on the probable impact on the beneficiaries.

To measure the project impact on the economy and life of the beneficiaries, we followed case-control group methodology. For that, similar information as collected for beneficiaries was also collected for the randomly selected 202 control
group of households who happened to be located in same villages, pursuing similar activities and homogenous on socio-economic indicators. The impact of the SHGs on the economy and life of beneficiaries was examined by using various indicators. Employment pattern among SHGs and control groups of households related to the principal occupation of the households and primary occupation of adult females. Impact of SHGs related to the impact on income, consumption and poverty levels among SHG and control group of households. It examined whether or not any significant change was observed in the income levels, consumption and poverty levels of the beneficiaries of the programme as compared to a control group belonging to same socio-economic background. Assets owned by SHGs and control groups of households constituted land owned by the two groups, milch animals owned and means of transport owned by the two groups. Training and skill upgradation of the beneficiaries related to the number of times trainings were received by SHG members and the adequacy of training provided for skill upgradation. Satisfaction level of SHG beneficiaries was concerned with how their expenditure on food varied and how their health was affected after availing loans. Social empowerment of the women was examined by looking at changes in the confidence level of women in day to day activities, changes in use of money earned by them, changes in their participation in public issues at village level and changes in their organisation and activism.

For comparison of case and control groups on chosen indicators, standard normal distribution (z test) was employed to test the difference in means/ proportions for statistical significance. Further, using regression analysis, impact of the SHG-Bank linkage programme was examined by controlling the effect of other variables like ownership of land, caste of individuals, number of workers, household size, female workers and highest education of the households on income and consumption levels of the households.

The brief summary of the objective wise findings of the study are as follows:

1. **Nature and Structured Composition of SHGs**

   Since their inception in 1992, there has been a phenomenal expansion and deepening in the SHG programme in the country. However, Punjab lagged behind in
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the beginning but picked up later on during 2000-2005 but growth of the SHG in Punjab decelerated during 2005-2010. Although the growth decelerated everywhere in the period 2005-11, yet the deceleration was exceptionally high in Punjab. The state is still way behind the leading Southern-Indian states of Andhra Pradesh, Karnataka, Kerala and Tamil Nadu. The evidence partly supports our hypotheses on this account. While evidence partly supports the hypothesis that with increased policy focus on microfinance, growth and coverage accelerated in recent past as growth accelerated since 2000 but it started decelerating very recently. Our findings, however, do not support the hypothesis that extent and coverage of SHG does not differ significantly from other states in the country. Punjab ranks 12 and 16 among 19 major states in the country so far as the coverage of poor and total households in the states are concerned. Punjab has still miles to go to catch up with other leading states and to meet the objectives of financial inclusion of poor. Within Punjab, the SHG programme performed poorly in Faridkot, Ferozepur, Gurdaspur, Ludhiana, Mansa and Sangrur districts in the state.

Empirical analysis in Chapter 3 also suggests that besides expansion, financial deepening under SHG programme also happened in Punjab and other states. This is evident from the fact that the growth rate of loans advanced increased at a higher pace compared to growth in number of groups in the period 1992-93 to 2010-11. Growth in refinance however increased at a rate double the growth of loans. Like growth, deceleration in growth in refinancing had been lower than the loans advanced by banks under the programme during the study period. In spite of this deceleration in growth, the average loan per year and refinance per year in the country grew as a whole.

Four-fifth of the groups in Fatehgarh Sahib are promoted by Department of Women and Child Development, followed by the Department of Rural Development under Swaranjayanti Gram Swarozgar Yojana (9.5 percent) and remaining were promoted by the two NGOs operating in the district. As per mandate, SHGs in Fatehgarh Sahib district passes on the requirement of homogeneity as with exception of negligible proportion, groups are predominated by women members from downtrodden rural communities. However, they suffered from multiplicity of members across groups and intra SHGs. Such multiplicity of membership enables
them to get multiple loans simultaneously at the cost of others. Almost 50 percent of the SHGs are less than 3 years of age and about one-third are 5 years and above. SHGs are regular in conducting meetings and mobilization of savings. Contrary to general expectations, none of the SHGs has taken up any common economic activity. Neither have they taken any initiative to organize themselves into a federation for common cause and to garner better bargaining position collectively. In the process of self-selection and peer-screening of the group members, there seems to be serious problem in some SHGs. Many members of some SHGs were owning land more than 5 acres; having more than 4 milch animals; owning cars, motor cycles, air conditioners, air coolers, washing machines, and refrigerators, and employed in government service. Inclusion of such members in the programme seems to be unjustified as it is specially designed for the rural poor women households.

Findings in the chapter-3 partly support our hypothesis that the SHG model resolves the problems of low accessibility, high transaction costs and high rate of interest in the rural credit market. Though the programme provided access to rural poor but all poor are not covered, some still remained excluded even after two decades of its inception. Similarly by providing loans at the door step of the poor members, it cut the transaction cost of the borrowers yet the rate of interest charged by the financial institutions on loans to SHGs is still very high and in 43 per cent cases lies in 13-15 per cent range. This burden ultimately is borne by the poor borrowers.

Our findings also do not fully support the hypothesis that SHG programme lead to development of entrepreneurial capacity of rural population through training and skill generation programmes. Only 37 per cent of the SHGs took initiative of organizing any training programmes for skill up gradation of their members. Some of the training programmes were on the traditional rural activities.

Empirical findings also do not fully validate the proposed hypothesis that SHG programme facilitates diversification of rural economy from farm to non-farm activities. While some diversification has occurred but the progress is not so significant as 83 per cent of the borrowings by the SHG members were for investment in agriculture and allied activities or were for consumption requirement to overcome
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income shocks. Only 14 percent households borrowed for activities like grocery shop, repair and maintenance of agriculture machines and beauty parlours.

2. Functioning and Financial Performance of SHGs

Chapter 4 was devoted to studying the functioning and performance of SHGs in district Fatehgarh Sahib. The main findings of the chapter are: SHGs in the district are functioning in a democratic manner and leadership enjoys trust of members. Monthly meetings are almost held regularly and mostly at common places. In majority of the groups (78 percent), efficient managerial practices are followed in recoding minutes of the meetings on the spot. Only in 10 percent groups proceeding are recorded with time lag. In 90 percent cases, minutes register is maintained by office bearers or some literate member. While an absolute majority of SHGs are following sound financial management practices by regularly updating their book of accounts and bank passbooks, 13 percent of the groups were not up to mark on this count. Dependency syndrome is observed only in 7 per cent SHGs, who still depend on others to maintain their accounts. This implies that financial management of the groups requires immediate attention of the office bearers and institutions involved in organising these groups. Non-rotation of SHG leadership, non-revival of rules and regulations, and drop out of members in SHGs are three critical areas where something needs to be done by the organizers to ensure their dynamism sustainability and building leadership qualities among their members.

More than half of the SHGs in Fatehgarh Sahib district are organizationally sustainable since they witness no change in their membership. Even the office bearers, who otherwise contribute towards monthly savings on behalf of those who cannot repay regularly, do not do so in case of the members who ultimately have to drop out. In 10.7 percent of the cases, members drop out due to non availability of timely loans. In 18 percent of the cases, members drop out due to lack of contact with SHGs. SHGs advanced loans to their members by charging differential rate of interest from them. Rs 11-13 per cent per annum was the modal rate of interest at which 65.3 percent groups advanced loans to their members. Some SHGs were quite exploitative as 13.2
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per cent charged Rs 15-20 percent rate and 7.9 per cent even supplied credit to their members at 20-30 percent rate of interest.

Financial sustainability of groups depends on the timely recovery of loans extended. In most of the groups (66.1 percent), office bearers take all important financial decisions. As far as repayment status of groups is concerned, 68.3 percent groups made 100 percent repayment. In 17.2 percent groups, repayment ranged between 50-100 percent. Repayment period also varies; with 17.2 percent repaying in less than one year; 43.2 percent repaying in 2-3 years and the remaining 39.6 percent repaying in 3-5 years. Joint liability is at work in case of loan repayment. In case of more than 50 percent members who make irregular payments, office bearers bear this burden on behalf of defaulters in about 40 percent groups; with other members bearing this burden in about 30 percent groups.

On the whole findings of Chapter-4 on functions and performance of the SHGs support the proposed hypothesis that SHGs facilitate augmenting the efficient operational and financial managerial practices; and SHGs resolve the enforcement and moral hazard problems of the rural credit market.

3. Impact of SHGs on Economy and Life of members

Chapter 5 examined the impact of SHGs on the economy and life of beneficiaries. The main findings of the chapter are: The SHG-BLP has significantly enhanced the participation of the female beneficiaries. Consequently, the number of workers in SHG beneficiary households increased to 1.7 percent from 1.4 percent among the non-beneficiary households. Significant diversification has taken place in the employment and occupation structure of work force of the SHG members. Member households have diversified from low wage rural employment to self-employment in dairy farming, agriculture and other non-farming activities. Significant improvement has been witnessed in the income and consumption levels of SHG member households. Resultantly poverty has reduced significantly. With increased income levels, ownership of dairy animals and consumer durables has increased significantly among the case groups of households. The performance of SHG-BLP has not been satisfactory in as far as providing training to SHG households is
concerned. Moreover, about 80 percent of the households which received trainings consider the same to be inadequate as they were already aware of the information given to them. The SHG-BLP improved the food intake and health status of member households. But the improvement is not large enough as 70 percent of the households are still not satisfied with their food intake as it does not include all food items. SHG-BLP significantly enhanced decision taking capacity of SHG female members in taking day to day decisions relating to visiting relatives, going alone for medical treatment, participating in family functions and education of children. SHG-BLP significantly enhanced monetary decision taking capacity of female members. Huge scope of improvement lies on this front as even in post SHG period, in majority of cases, decisions regarding spending earnings are still not with the lady but with family. In the post SHG period, participation level of females in public issues and organisational activities relating to society and community has enhanced significantly. This shall help in empowering women in eliminating gender based discriminations and crimes in the society. With increased earnings and participation in public issues and in organisational activities, the satisfaction level of female SHG members has increased leading to an enhancement in their standard of living. This has reduced the future concern of the members about sustainability of their households. Ownership of land, which is not due to the impact of the SHG-BLP, significantly creates income differentials among case and control groups of households. Ownership of milch animals, number of workers, females in government service (not due to the impact of the programme), females engaged in some own enterprises enhance income levels among SHG households. Further, this increase in income may have led to increase in education level of households; which may in turn play a significant role in income generation of SHG-BLP households.

On the whole, income of the SHG beneficiary households turned out to be 21 per cent higher than the control group of households. Same is found to be true about the difference in consumption levels between the two groups of households. Regression analysis of both income and consumption of the households suggest that about 6-7 per cent of the differentials in income and consumption of beneficiaries and non-beneficiary households are due to better land holdings and other productive endowments of the beneficiaries and major part of the rest of the differentials are due
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to SHG-BLP related factors. Regression models suggest that these related factors include increased ownership of milch animals, diversification of employment pattern, increased female work force participation and improved education level of the households.

These findings support four of the five hypotheses proposed in the Chapter 5 on objective 3 of the study. The hypotheses validated by the findings are: (i) Self help group-Bank linkage programme improved income, consumption and asset levels of the beneficiaries; (ii) Self help group-Bank linkage programme empowered women beneficiaries through their enhanced participation in household economic and social decision making processes; (iii) Self help group-Bank linkage programme enhanced participation of beneficiaries in community and village level decision making process; and (iv) Self help group-Bank linkage programme augmented social entrepreneurial capabilities of women beneficiaries. However, findings on the whole reject the fifth hypothesis that the Self help group-Bank linkage programme upgraded skills among its members through training programmes and generated new employment opportunities. This is the gray area where SHGs’ performance is not up to mark and much rethinking and re-orientation of the skill generation and training programme is required on part of NABARD and other organisations working in this area.

An Overview

On the whole, the SHG-BLP programme seems to be proving an effective tool for sustainable rural development, poverty alleviation and empowerment of the rural poor women by meeting their credit needs, building human resource development and enhancing their participation in household and societal decision making processes. Nevertheless, there are some gray areas in organisation, operation and performance of the Self Help Groups in Punjab. In the dynamic world there always remain a scope for policy initiatives to rectify hurdles and roadblocks in operational system and design some new innovative proposals which do not constitute a part of present mandate of the microfinance and SHG programme. On the basis of findings of present study summarized in the preceding pages, successful experience of microfinance elsewhere and our own observations from ground level operation of the programme and learning
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from discussions with many stakeholders of the SHGs, we recommend some of the following policy initiatives which may go a long way in effective and efficient delivery of the programme on sustained basis to the target group of poor rural women in the state and country as a whole:

SOME POLICY RECOMMENDATIONS

1. Expansion and Deepening of Self Help Groups: There is urgent need of expansion and deepening of the SHG programme in Punjab. Over the last two decades of its inception, the programme covered only 62.2 percent of the poor and 13.7 per cent of total rural population in the Punjab. The state is far behind Kerala and other Southern India states in organization of the target segments of the society under programme. Evidence from Fatehgarh Sahib district suggests that a substantial segment of the poor households remained excluded from the programme. The microfinance programme needs strengthening of existing microfinance mechanisms and microfinance institutions so as to enhance outreach of the programme. Besides expansion of the outreach, the programme needs further deepening of programme by identifying more efficient and effective credit instruments to achieve better outcomes. The need for SHG strengthening and expansion is particularly required in the lagging districts of the state.

2. Precession pre-screening and peer-selection: The SHGs pass on the requirement of homogeneity condition but are weak on pre-screening and peer-selection of the members. Consequently many of the non-targets like medium farmers and owners of more than four milch animals, cars and motorcycle, refrigerators and air conditioners happen to figure among their members. Enrolling these non-target households is not only a denial of opportunities to the poor but they tend to capture the SHG leadership and monopolize the microfinance institutions for their own ends. Therefore Banks, NGOs and Government Departments involved in organization/ promotion of the SHGs needs to be more vigilant to ensure precision pre-screening and peer-selection of the members.
Besides the inclusion of non-target members, SHGs also suffer on account of multiplicity of membership across groups and also from enrollment of multiple members from same family. This erodes the sustainability of SHGs and monopolization of SHGs by some households. Therefore, precision pre-screening is equally relevant on this account as well.

3. **Mitigate Dependency Syndrome**: Though a big majority of the SHGs’ leadership themselves maintain books of accounts and handle financial transactions, yet some still depend upon their organizers for the same. Rather than doing so, the organizers must involve in nurturing and capacity building of SHGs to handle all their accounts and other affairs themselves.

4. **Groom Rotational Leadership**: Findings of the study reveals that SHGs continued with their original leadership. No doubt, this points towards the trust that members posed in their leaders; but at the same time this is contrary to the goal of SHG programme which aims to use financial intermediation in developing leadership abilities among the poor people through rotational leadership. Our enquiry on this account during field investigation revealed reluctance on the part of members to shoulder leadership responsibility due to hunch of high opportunity cost in terms of time and earnings due to involvement in office bearer’s responsibilities. NABARD and other promotional organisations should groom, train and encourage other members to take up leadership responsibilities. If possible, leadership on rotational basis should be made mandatory for all SHG members. Even if same leaders are re-elected, this system will promote democracy in the system. Further, if possible some nominal incentive should be attached to the office bearer positions, so as to compensate for their loss of time for SHG works. This is expected to inculcate leadership qualities among women members in an effective manner.

5. **Enhance Accessibility and Affordability of SHG loans**: Accessibility and affordability of timely credit supply is hallmark of any formal credit programme, especially if meant for the poor households. SHG programme in our study area perform weakly on these accounts. Large number of poor still remains financially excluded and borrowers end up paying high rate of interest. As per guidelines,
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Microfinance institutions provide non-subsidy market interest loans. High rate of interest reduces borrowing capacity of the poor. In a bid to eradicate poverty and empowering women, the Union Government of India in May 2013 approved the provision of loans at 7 percent per annum to the SHGs operating in 150 backward districts of the country under the National Rural Livelihoods Mission (NRLM). Further, those women SHGs that repay in time will get additional 3 percent relaxations, thereby reducing the effective rate to 4 percent. This is a welcome step by the government. Given that the SHG programme is specially meant for the poor, the scheme should be extended to all districts in the country.

6. Revamping Training and Skill Generation Programmes: Field experience and findings of the study suggest that short term human resource building activities in the form of training and skill generation programmes undertaken by the NABARD, Banks and NGOs are underperforming and does not pass on expectations of the target groups. Only 37 percent of the total groups have received /organized any such training and the members were of very poor opinion of the content of organized training programmes. In fact, whole of the training and skill generation part of the programme needs revamping. Stakeholders in this context must first of all identify area specific women centric economic ventures having potential and then reorient the training accordingly. Rather than retelling them the already known facts, meaningful information need to be imparted to them not only on economic ventures but must be supplemented with additional issues related to woman and child health, education, and women’s legal and human rights.

7. Promote SHGs Federation: Our field enquiry in Fatehgarh Sahib district revealed that the SHGs are promoted by various institutions operating in isolation of each other in the study villages. They need to be united and brought at common platform for their common cause. For that SHGs operating in a specific geographical area-as cluster of villages-need to be encouraged to organize themselves in the form of SHG federation for common cause and for achieving goals which individual SHGs would not be able to achieve. To make members of SHGs self-sustainable on governance, operation and financial aspects, they must learn from each other by sharing their experiences and cross learning, address
their common problems from a single platform, and undertake planning, budgeting and monitoring of SHGs cluster.

8. **Interfacing of SHG with other Affirmative Actions**: There are multiplicity of affirmative actions implemented under various policy initiatives for employment generation, poverty alleviation, human resource development and inclusive growth. Furthermore, there is problem of duplication of efforts under various programmes at the Centre and State levels. For example, Public Distribution System is basically a Union Government programme whereas *Atta Dal* scheme is the initiative of the Government of Punjab with same objective. In mandate for National Rural Employment Guarantee Act, there is special provision for considering the Self Help Groups as possible implementing agency. Similarly, SHGs and *Swaranajayanti Gram Swarozgar Yojana* (SGSY) also overlaps so far as their scope, objectives and target groups are concerned. Punjab State Farmers Commission has been encouraging people for devising new innovating agricultural initiatives having large unexploited potential in rural areas. These include Net-house and Poly-house farming of vegetables, commercial dairy farming and Farmers Agricultural Machinery Co-operatives. Being labour incentive, and involving subsidy on purchase of capital and machinery, it has great scope of adoption by the SHGs of small farmers and agricultural labourers.

9. **Mobilise SHG as a Vehicle of Social Change**: Some shortcomings notwithstanding, SHG groups proved to be an effective tool in sustainable rural development, building governance capacities, improving economic conditions and empowering the rural poor women by employing credit as a tool of change. These SHGs are emerging as community or village level effective rural institutions of the poor. There is abundant scope to use this institutional platform as a wheel of social change by sensitizing and motivating the SHG women members to effectively involve and collectively fight against the prevailing societal problems including drug abuse among youths, all forms of violence against women-physical and mental and domestic or societal, customs of dowry, gender, religion and caste based discriminations, conflicts, abortion of female feticides; and also rehabilitation of the victims of violence.