Chapter-5: Conclusion and Recommendations
India has nearly 400 million people, living below or just above an austerly defined poverty line. It means that roughly 75 million households are trapped in the menace of poverty. Out of these households 60 million households are in rural India and remaining are in urban seams. In this backdrop poverty alleviation has all along been a matter of major concern for the Indian State. Our policy makers and planners explored and promoted a large number of development approaches right from the beginning of our independence. The credit system to overcome the poverty as we see today has evolved over the last five and a half decades. Various programs introduced from time to time failed to make a significant impact on the grim poverty situation prevailing both in rural as well as urban India. To make frontal attack on poverty, integrated rural development (IRDP) was launched by the Government under which subsidised credit for asset creation was provided. This programme could not achieve its projected aims due to partisan local political interests, lopsided identification of activity and poor recovery performance of banks. The planners in the course of time started thinking that the success of any credit program for the poor hinges on its high reach and people friendly approach. The Government and other institutional players stepped in to provide a favourable environment to the poor to develop their organisations. At this point of time the Government analysed the experiences of SEWA in Ahmedabad and WWF in Madras. The Grameen experiment in Bangladesh seemed to be a perfect micro-financing model for alleviating poverty in our country. In its blueprint we discovered the concept of self help group. In nineties the self help groups became a regular component of Indian financial system. Following the success of micro-financing through Bank linkage model of NABARD in particular, Government perceived the importance of SHG and
consequently embraced the group approach as one important mechanism to target and reach the poor. Starting with Rashtriya Mahila Kosh (RMK) and Indira Mahila Yojana the group concept got further consolidation in the Swarnajayanti Gram Swarozgar Yojana (SGSY) and Swarna Jayanti Shahri Rozgar Yojana (SJSRY).

Microfinance through women’s SHGs was a central element of the development vision outlined in the Tenth Five-year Plan. Therefore in the formation of self help groups, more emphasis was laid upon the participation of poor women for their being the most marginalized and disadvantaged groups of our society. Some of the micro-financing organisations exclusively focussed upon the women. This emphasis on marginalized women was based upon the assumption that the income generated at the microlevel through women not only benefits them but ultimately benefits the entire household.

Since the inception of self help groups various studies have been carried out for evaluating the extent to which these women groups have been able to come out of poverty. Some evaluations paint a positive picture of the impact of credit programs on women's lives (Kabeer, 2001). There have been critics as well. They have charged that microcredit accessed by women has often been appropriated or “hijacked” by other household members, leaving women burdened with the responsibility of repayment and the sanctions of default (Goetz and Sen Gupta 1996). Thomas Dichter poses a question, “Is not microfinance making an already slippery slope more slippery? and quotes a Swahili proverb ‘It is merry to borrow money but paying back is a sad affair---more like milking a stone’! Inspite of this criticism there is a broader opinion that functioning of self help groups can be seen as a good start in a traditional, patriarchal society that has usually marginalized women’s role and agencies (Francis Sinha 2007). In the area of urban poverty the available literature reveals that hardly there has been any effort to
make an indepth study on the empowerment of urban women. Government and even microfinance organizations have made an overemphasis with regard to rural poverty alleviation. About fifteen million urban households live in abject poverty. A comprehensive and holistic program like SGSY has not been introduced for promoting self help groups in urban India. The SJSRY functioning in urban pockets is not an exclusively self help group oriented program. It has just a sub scheme of self employment which is implemented through thrift and credit societies and DWCUA. Muhammad Yunus comments on urban microfinance, “Taking microfinance to the urban poor can be as successful—if not more successful compared to the rural poor. This is because there are more opportunities in urban areas. There is more networking, people are more connected and there is a greater potential to start off a successful venture with a small loan” (Yunus, 2008). These words from the horses mouth establish that uptill now the microfinancing is rural oriented and its scope to reach urban poor is as yet debatable.

The present study titled “Microfinancing and Marginalized groups-A comparative analysis of beneficiaries of DUDA- DRDA Projects, Aligarh, U.P” has been carried out in respect of women self help groups functioning under DUDA and DRDA. The marginalized groups for the purpose of this study refer to women. The importance of the present study lies in the fact that practically no work has yet been done in making a comparative analysis of SHGs functioning in urban and rural areas. The study has been undertaken in the light of the following objectives:

- To understand the process of micro-financing in DUDA and DRDA projects.

- To analyse the profile and functioning of sampled Self Help Groups (SHGs) and their members under DUDA and DRDA.
• To make a comparative analysis of SHGs under DUDA and DRDA projects.

• To explore the attitude and experiences of marginalized groups (women).

• To measure the impact of DUDA and DRDA micro-financing on individual SHG women member’s self growth and development.

• To measure the impact of DUDA and DRDA micro-financing on changes in individual SHG women member’s role and place in family affairs and decision-making.

• To measure the impact of DUDA and DRDA micro-financing on changes in individual SHG women member’s interaction pattern in the community.

In the present study the researcher has selected 45 women SHGs out of which 24 groups are from urban area (DUDA) and 21 groups from rural area (DRDA). From out of the selected 45 groups, 300 beneficiaries have been interviewed, out of which 150 beneficiaries belong to urban area and 150 to rural area. The data thus collected are analysed in specific chapters. This chapter presents the results of the study. The recommendations in the light of the results are proposed at the end of the chapter.

FINDINGS

Self Help Groups in DUDA and DRDA: Profile and functioning:

Self help groups (SHGs) in urban areas are functioning under District urban Development Authority (DUDA) and in rural areas under District Rural Development Agency (DRDA). The members in urban groups were found predominantly OBC and in rural groups SC. The representation both in urban and rural area is based on the fact that SHGs are encouraged among sections which are marginalized living below the poverty
The sampled self help groups in the urban area at the time of their formation were in the size of 10-12 to 14-16 members, but presently the most of the groups have shrunk to the size of 10-12 members resulting in the fall of stability of group size. On the other hand the groups in the rural area at the time of their formation were in the size of 10-12 to 18-20 members, which are presently continuing in the range of 10-12 to 16-18 members, indicating that DRDA self help groups are relatively stable. In the urban self help groups seven groups reported that there was decrease in group size and in the rural groups 5 groups reported that there was decrease in the size of groups. The main reason in the decrease of group size in the urban area has been found to be due to decline in interest (57.14%). The decrease in group size due to decline in interest in rural self help groups has been found to be on lower side (20%) only. The other factors such as internal group conflicts and termination of membership which have also resulted to some extent in the decrease of group sizes have been viewed as matter of routine in the functioning of the groups. The decline in interest telling upon the stability of groups in urban area (DUDA SHGs) has been found due to the fact that the beneficiaries in this area do not find any outward financial linkage for improving their economic status.

The self help groups in both urban and rural area have been found to be convening monthly meetings. In the urban area the monthly meetings of the groups are mostly convened by the CDSs (75%), while as in rural area the meetings are conducted by the group itself (76.19%). There has been found less participation of group members in deciding the agenda of monthly meetings in the SHGs of urban area, while as in rural area the agenda of monthly meetings is decided mostly by the group members in consultation with their NGOs. In only 8.33 percent of the urban groups all members
attend the meetings as compared to the 61.90 percent in the rural groups. Only 20.83 percent of the urban groups have been found to be taking their decisions by consensus as compared to rural groups where the decisions by consensus are taken by 71.43 percent of the groups. The picture reflects that in urban groups the participation of members in attending the meetings, deciding the agenda and taking the decisions is very poor as compared to the rural self help groups. Finding no interest in the meetings the members of urban groups appear to be demotivated.

18 (75%) members of DUDA SHGs have been found making their savings by way of curtailing their day to day expenses while as in DRDA groups 20 (95.24%) members have been found to be making savings from their income. The urban self help groups deposit their savings in the group meetings on a fixed date (58.33%) and also deposit their savings through the group representatives individually. While as in rural self help groups all the groups deposit their savings in the group meetings on the fixed dates (41.67%). The savings collected by urban groups remain with group representatives in respect of 18 (75%) groups and only 6 (25%) groups deposit their savings in the bank account. As compared to this all the rural self help group deposit their savings in the bank account. The bank accounts in the both cases are operated upon by the office bearers. The position is clear that self help groups of rural area have already generated some income out of which they are able to make some savings. This is not the case with the urban groups. The financial discipline has been found in rural self help groups. Their frequency of visiting banks has also been found high in rural groups as compared to urban groups. From this point of view it is observed that the rural groups are more functional as compared to the urban groups.

The second grading in the urban groups has been done in 5 (20.83%) groups and they
have been given bank loan, while as in rural groups second grading has been done in 12 (57.14%) groups and they have been given the bank loan. The interest on the loans is charged at the prevalent rates. The revolving fund has been given to all the groups of urban and rural areas. The CCL has been given to 20 (95.24%) groups of rural area and not to urban groups. The interloaning in 23 (95.83%) groups of urban area has been given through draw of lots while as in rural groups this has been done on the basis of need prioritisation and first come first basis. Interloaning has taken place in both urban and rural groups at the rate of 2% interest. The repayment of interloaning together with the interest thereon is being made timely by both the groups. As regards the repayment of bank loans the rural groups are making repayments in time. In the urban self help groups 4 (80%) groups have made investments in the area of income generation activities and 1 (20%) group in dairy sector. While as in rural self help groups all the groups have invested the loan amounts in dairy sector only. It has been noticed that in urban self help groups only 5 groups have been able to avail the loan facility. The rest of the groups after the expiry of first year have taken the revolving fund and have not moved further. Such groups in the course of time have been found to be disappearing from the scene. The women find the revolving fund quite insufficient to start any income generation activity. The interventions at this stage have been found to be missing in this area. On the other hand we have noticed that in rural self help groups 12 groups have availed loan facility.

In urban self help groups only 5 (20.83%) groups have been imparted training while as in the rural groups the training has been imparted to 19 (90.48%) groups. The training a basic requirement has not been given due attention in urban self help groups. DRDA has involved the intervention of NGOs in imparting the training to the groups while as in urban groups no such intervention is noticed. The auditing has been conducted in only 2
groups of urban area while as in rural area annual auditing has been conducted in respect of 18 groups.

Both in urban and rural self help groups it has been found that most of the groups 77.78 percent have never interacted with the local bodies nor were SHGs ever invited or consulted by the local bodies. In a few cases groups have utilised the services of the local bodies (case-9). None of the SHG members has ever contested elections. The groups both in urban and rural areas are not as yet empowered to the extent of interacting with the political bodies.

The urban self help groups have rated thrift activities and interloaning high. Some of the indicators such as prioritization of loan applications, provision of incentive to members and rotation of leaders have been rated by the members low. Rating as regards financial strength, morale of members in work, commitment to group task, monitoring of group activities, selection of activities and production oriented activities is very low. Rating of marketing of products of SHG has been shown altogether zero. The above position clears that the performance of the groups in the eyes of its members is desperately poor. The rural self help groups rate regular thrift activities, interloaning, prioritization of loan applications and conducting of meetings very high. The indicators such as morale of group members and commitment to carry group task has been rated high. Financial strength has been rated average. Provision of incentives, rotation of leadership, monitoring of group activities, access to bank finance, selection of activities, production oriented activities and marketing of products of SHGs has been rated low. The performance of DRDA self help groups as rated by its members has been found to be satisfactory.

Groups when asked to express constraints faced in group activities, urban groups were of
the opinion that financial support and onward linkage was not adequate which has resulted in the low morale and lack of interest amongst the group members. The rural groups faced constraints in identifying the key activities, marketing support and production oriented activities.

**Self Help Group members: Profile and Functioning:**

Out of sampled 300 beneficiaries both in respect of urban (150) and rural (150) self help groups, 236 (78.67%) members were belonging to the age group of 26-45, followed by 34 (11.34%) members in the age group of 46-55. The members below the age of 25 years were 24 (8%) and beyond the age group of 56 were only 6 (2%). The predominant participation of young and middle aged women should be viewed in the background of propagation and encouragement of SHGs during the last decade. Moreover this age group constitutes main workforce of the households.

The SHG members both in DUDA and DRDA have been found to be associated with the self help groups for more than two years.

Out of 300 SHG members both in respect of DUDA and DRDA 205 members (68.33%) have been found to be illiterate, 66 members (22%) have attained primary education, 14 members (4.67%) have middle education and 7 members (2.33%) have high school education. The literate members (with no formal education) were found to be 6 (2%) and those who had reached intermediate level were found to be only 2 (0.67%). None of the members in the group of 300 was found to have reached the graduate level or beyond that. It has been found that most of the SHG members both in DUDA and DRDA are illiterate. The rate of literacy is encouraging in DUDA members as compared to DRDA
members. It is because of educational opportunities available in the urban areas. The fall in rural areas is mainly because of their poor socio-economic conditions.

Most of the DUDA SHG members have been motivated by CDSs. In the case of rural members the main source of motivation has been NGOs as well as the already working SHG members. The role of already working SHG members in motivating the new members is a positive indicator. It is because of the economic progress attained by the already working members that new members get motivated.

Interloaning has been availed by all the members of DUDA and DRDA self help group members. Repayment of interloaning by the members has been found almost timely. Out of 150 DUDA SHG members, 51 (34%) members have utilized the loan for emergencies, 24 (16%) for business activity, 20 (13.32%) for house repairs, 19 (12.67%) for marriages/festivals, 13 (8.67%) for nutrition of family, 13 (8.67%) for education of the children and 10 (6.67%) for health of the family. In case of DRDA SHGs out of 150 members, 58 members have utilized the loan amounts towards nutrition of the family and repairs of their households. The rest of the members have utilized the loans in business activities (17.33%), marriage/festivals (14%), education of children (12.67%), health care (9.33%) and for meeting emergencies (8%). In urban areas the incidence of expenditure towards these important indicators of development like health, nutrition and education of children is relatively on the lower side as compared to the rural SHG members. The expenditure on the emergencies in urban areas is markedly high as compared to rural areas.

Training has been imparted to only 41 (27.33%) members of DUDA self help groups, while as the training has been imparted to 145 (96.67%) members of DRDA self help groups. The position in the urban area is quite discouraging. The urban SHG members
have been given training by DUDA itself, while as the rural SHG members have been given training both by DRDA as well as the NGOs. It is observed that in DRDA interventions of NGOs are involved in imparting training to its members. The training has been found to have impacted upon the overall development of rural members.

The awareness about SHG activities in DRDA members is better as compared to DUDA SHG members. DRDA members are well aware about the objectives, role of office bearers, meeting calendar, financial information of the group inspite of illiteracy, lack of communication/interactive opportunities and other social constraints. The positive awareness shown by the members indicates that the scheme is well administered and the interventions of the NGO/facilitators are result oriented. On the other hand the position of DUDA SHG members in relation to the variables of awareness is not so much attractive. The position in the direction of awareness should have been more positive in DUDA members in view of urban atmosphere which is more open and where communication/interactive opportunities are sufficiently available. The administrators and facilitators have not been found to be touching the grassroots (See Table-3.49).

Empowerment of SHG members in DUDA and DRDA

Based upon the analysis made in chapter 4th with regard to the impact on SHG women’s self growth and development, their role and place in the family decision making and their interaction pattern in the community, the following findings have been made:

Individual Self Growth and Development:

It has been found that there has been more progress relating to the awareness of social issues in DUDA SHG members as compared to their counter parts in DRDA. In urban segment there has been found marked shift in having the awareness of legal rights. This
awareness can normally be expected from the members as they are putting up in an urban setting. The shortfall in the rural scene is because of abject poverty, illiteracy, lack of interactive opportunities, communication deficiencies and gender discrimination (Table 4.1 & 4.2).

The members of DRDA SHGs have shown a marked progress in their knowledge and concern towards personal health and hygiene, child vaccination, nutritious diet, family planning services and sanitary services. In the changed scene there has been shift in the diet patterns and eating arrangements within the households. The progress indicates that the SHGs are administered properly by DRDA and all this has been possible due to right interventions of NGOs/facilitators. The progress in these areas has also been found in DUDA SHG members as well which is because of adequate health infrastructures available to them in urban area. Inspite of this the achievement on the rural side is viewed as encouraging because of the lack of adequate health infrastructure (Table 4.3 & 4.4).

The confidence level of the DRDA members in talking to outsiders, voicing concerns, participation in decision making has registered a substantial increase. The marked progress observed in DRDA SHG members is a result of their frequent interaction with DRDA functionaries, Block officers, NGOs, Panchayat members and Bank authorities. This in turn has helped them in voicing their concerns on different issues and participating in decision making. On the other hand the progress shown by the DUDA SHG members has not been found more pronounced. Normally the urban SHG members should have exhibited more confidence as compared to rural women. The main reason behind this handicap is that Urban Aligarh is predominantly muslim dominated area. The women live in a closed society and do not like to freely interact with the strangers. This
is one of the main impediments in the way of their self confidence. Moreover the interventions of facilitators appear limited leaving little scope for the growth and development of SHG members (Table 4.5 & 4.6).

Freedom of movement has been found more pronounced in DRDA SHG members. The rural members rarely moved alone out of their locality in the past. The DUDA SHG members are also showing progress in the freedom of movement although they were used to move out of their houses in the past as well (Table 4.7 & 4.8).

The attitude and perception towards education and small family has been found positive both in rural and urban SHG members. The women now have been found opposing early marriage (Table 4.9 & 4.10).

There has been improvement in the functional literacy of DRDA SHG members. They have now been found able to write their names instead of affixing thumb impressions. In view of higher literacy rate in the urban areas the DUDA SHG members already possessed some functional literacy. They are now showing improvements in this area (Table 4.11 & 4.12).

DRDA SHG members due to bank linkage have shown progress in the knowledge of banking activities as compared to DUDA SHG members. This is because of the fact that DRDA SHG members are in their later cycles of loans, which has directly impacted upon their knowledge of banking activities. On the other hand due to absence of bank linkage DUDA SHG members have not been found to be possessing knowledge of banking activities (Table 4.13 & 4.14).

The members both in urban and rural areas have been found to be showing a strong interest in watching television. Some of the members have been found listening to radio.
Due to illiteracy the members have not been found interested in newspaper reading (Table 4.15 & 4.16).

It is observed that micro-financing has helped in empowering marginalized women with regard to their self growth and development. The participatory role of women in SHGs activities has exposed them to different arenas of life to which they were not hither to accustomed. There have been some deficiencies here and there. But by and large there has been a perceptible change in their lives. In the changed scenario the women now exhibit more mobility, change of attitude and perception, increase in the level of self confidence and even enjoying their leisure time in recreational activities by watching television and listening to radio programmes. The activities of DUDA SHGs as compared to DRDA SHGs are not adequately articulated. The impact should have been conspicuous in urban women as compared to rural women. The poor performance in DUDA SHG members has resulted due to absence of bank linkage and non involvement of NGOs at the grassroots resulting in the fall of their self growth and development. The researcher observed that DUDA SHG members seemed introvert, gloomy and disinterested during interview sessions. On the other hand DRDA SHG members were found more open, cheerful and participated warmly during the interview sessions.

**Position of SHG women members in decision making at family level:**

It has been found that urban women were deciding on many matters even before their joining SHGs. The impact after their joining is visible but not so pronounced. The urban member during interviews said that they had been deciding the matters themselves and there was no contribution on this part from the SHG. On the other hand the rural women seldom decided on family matters before joining the SHGs but after they joined SHGs the overall impact in deciding the family matters is more visible as compared to urban
women. The poor performance shown by DUDA SHG members despite, of higher literacy as compared to rural women is due to poor implementation of the SHG activities by DUDA, lack of interventions at grass roots, absence of bank linkages and inadequate monitoring. Moreover, in the urban area the reasons for not showing strong impact is the result of structural impediments and problems which are often reinforced by culture and tradition (Tables-4.17 to 4.40).

**Interaction Pattern of SHG women members in Community:**

DRDA SHGs have started expressing their concern in the community affairs. The reason of poor impact in some areas seemed to be the preoccupation of these women with their daily survival activities including their micro enterprises, which left them with little time and energy to devote to public good. The lack of political consciousness and awareness of rights has contributed to this lack of activism on their part. The provision of credit alone has little impact on the economic status of poor women. A holistic approach incorporating awareness creation and group organisation, struggle for the fair implementation of various legislations in their support, legal aid are some of the key elements that need to go hand in hand with the availability of the credit. To make this happen, political space has to be found and the programmes themselves will help to further widen that space (Tables-4.41 & 4.42).

Micro-financing through SHGs has impacted upon the DRDA SHG members as compared to the DUDA SHG members. It has been observed that in the rural scene the SHG programme is adequately monitored through interventions by the NGOs and effectively administered by the DRDA. On the other hand in the urban side the implementation seems fragmented, less coordinated as no sustainable development appears to be touching the grass roots. The marginalized women in the rural SHGs have
been involved in micro-income generating activities. The credit whatever availed is being utilised by them both in the area of consumption and production. We notice an increase (though slight) in the earnings of marginalized rural women who are associated with the self help groups. Small traces of empowerment do now exhibit in the lives of these marginalized rural women. The data reveals that the upliftment of their economic status is empowering them in the affairs of their lives. Small income generating units of the women have been noticed to contribute greatly in the growth and development of entire families. This can be seen as a greater achievement in the area of self help groups working in the rural areas. We do not mean that microfinancing is a panacea for all ills. We shall have to accelerate our efforts for reaching to the women who are poorest of poor.

**Recommendations:**

Marginalized women face a double burden that of being poor and being a woman. The solutions to women’s poverty can only come from actions by women’s groups and by their better organisation. Individuals cannot address the problem of their powerlessness; this can only be done through collective action. Credit in the absence of organisation cannot serve the desired purpose. Economist Amartya Sen points out, “What is important is not so much what people receive, as how much involvement they have ,and what part they play in the process or growth itself.”( Sen,1995) A holistic approach incorporating awareness creation, group organisation, struggle for the fair implementation of various legislations in their support, support in marketing, skill training, legal aid, health and child care, maternity and social security, and getting out of the debt are some of the key elements that need to go hand in hand with the availability of credit (Wignaraja, 1990). Microfinancing in our country through SHGs has by and
large been a successful experiment. The approach has started mobilising the marginalized women in increasing their earnings and at the same time empowering them in different areas of their lives. In the present study the researcher has observed that microfinancing through SHGs functioning under DRDA in Aligarh district has started delivering benefits to the poor women. The results do not appear to have been achieved satisfactorily in the urban area. In the light of data analysis, case studies and field impressions following are the suggestions for making improvements in rural and urban SHGs.

The researcher has observed that the women in DUDA SHGs are demotivated. In the course of time most of the groups have disintegrated after first year of their formation. Once they have received revolving fund after first year of their formation the women have not been seen there after interested with the group activities. This is because of the fact that women at this stage are asked to start their income generating activities which they are unable to do due to their economic constraints. On an average the women in the groups receive beneficiaries one thousand each out of the revolving fund. This is quite insufficient for initiating any income activity. Interloaning during first year of their group formation has not been found so visible. No skill development, training has been imparted to the groups. From out of 24 sampled SHGs only 5 groups have been extended loan facility to start income generating activity. All these things point to the fact that the groups are not being attented at the grass roots and there are no credit injections given to the groups at some regular intervals of time. CDSs do not appear to be having the professional expertise to attend the groups. The authorities may work out some strategy so that more credit injections are given to the women SHGs. The interventions of professional NGOs will help in motivating the women. The authorities can draw some
experiences from rural SHGs for making the groups more functional.

At the very formation of the groups, interventions of professional NGOs must be available so that cohesive and manageable groups are formed. It needs to be ensured that only eligible beneficiaries are included in the groups so that no undeserving women enter the groups. The interventions at this stage should be informal and the role played by the professionals must be participatory in nature. Efforts be made more to listen to these poor women. Imposing ideas without involving them may prove to be counterproductive. The needs of women at the micro level be discussed in detail.

Imparting training is a successful intervention for empowering women. The poor women need to be imparted new skills so that they are able to assume the roles which are expected from them after they become SHG members. Training modules have to make women recognise clearly how society structures their perceptions. The employment provided as a result of skills imparted should not interrupt women's household tasks or take them away from their homes. Training sessions which look at marketing should be arranged. Funds provided for training must be utilised in full. The training courses may be repeated periodically. The women may be taken for exposure trips to such of the SHGs which are found to be successful. Authorities need to monitor that the funds on account of training are not diverted for any other purposes.

Key activities may be identified thoughtfully and such activities must involve local resources and the skill of the women. The involvement of line departments should be ensured. The infrastructure required for the key activities needs to be taken care of before starting any activity. Efforts require to be made so that the poor women get involved in a diverse range of activities.
The credit doses may be made available to the poor women in time. There should not be any procedural delay in the matter. It needs to be ensured that the credit given through interloaning has been invested for the development of the family as a whole. The credit through interloaning be always on need prioritisation. It also needs to be ensured that the loans given for income generating activities are not utilised for consumption purposes. The procedure for applying, seeking and releasing of credit from the banks needs to be streamlined urgently. It should be made more easy and simple for marginalized women.

Bankers have a definite role in the field of microfinancing. They must be aware of this fact that the poor are credit worthy. The banks right from the formation of SHG should be aware of the group activities and observe professionally the profile of every women member in a group. Bankers may now have to leave their chambers and reach these poor clients in their little hutmments. They must change their attitude towards small loans to poor women and consider it a social obligation to treat them as potential business entrepreneurs. Bankers have been seen primarily concerned with the repayment performance than the growth and diversification of the SHG projects. Due to this low level of participation, they are not able to appreciate the growing credit needs of SHGs. There is need to evolve new products by the banks commensurate with the requirement of poor women.

There should be interventions for conducting frequent meetings of the group members particularly in the initial phase of group formation. It will provide communication opportunities to the group members. It will be more innovative and beneficial if the meetings are conducted on a rotation basis in the household of every group member. Apart from credit related issues, social problems should also form part of the meeting agenda. It may be ensured that all the members participate in these meetings.
The implementing agencies at the district level may arrange the services of education, health and social welfare department for integrating SHG program Adult education classes may be introduced in the groups once a week so that their functional literacy improves. These women can also serve as volunteers during immunization programs. These departments should from time to time organize awareness camps so that the poor women increase their awareness about education, health and social issues of the society. Documentaries on these issues will be of great use in creating awareness among the poor women.

Micro-credit can play a greater role in poverty reduction when it is complemented by ancillary services. Such service would take care of health related problems of self help group members. Micro-insurance can be introduced for health care which would be most useful for mitigating risks in poor households that are devastated by illness.

Electronic media particularly television has to play its role in helping the marginalized women. Doordarshan can help a lot in empowering these women if the programs based upon the success stories of SHGs in other parts of the country are telecast regularly.

Strong marketing network is called for effective and proper marketing of product and services of micro enterprises linked SHGs. They need marketing support and institutional capacity to handle marketing activities independently. Along with the provision of credit these auxilliary services are very important for promoting the micro-enterprises initiated by the self help groups.

It has been noticed with concern that poor women have not control over immovable assets (land, house). This exclusion of poor women from property rights is detrimental to the interests of these women. The tragedy is that the movable assets created by them from their income are sometimes snatched from them. The authorities may evolve some
mechanism so that loan is being provided to the poor women with title deeds to the land on which the houses are built.

The marginalized women require large amounts to come out of abject poverty. Government may allocate substantial funds in the area of self help groups so that the poverty alleviation initiatives gain a strong momentum.
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