

CONCLUSIONS & SUGGESTIONS

In most of the developing countries today, more and more emphasis is laid on the need for women's active participation in the main stream of development process. It is also widely recognized that apart from managing household, bearing children, rural women bring income with productive activities ranging from traditional work in the field of working in factories or running small and petty business. They have also proven that they can be better entrepreneurs and development managers in any kind of human development activities. Economic progress in any country whether developed or under developed could be achieved through social development. The social development on the other hand is based upon the active participation of women in developmental activities. Women's' empowerment cannot be ignored while devising various policies for rural and socio-economic development. Providing micro-credit to rural women through an organized step will make them enterprising women.

In this regard the Self-Help Group (SHGs) can play a vital role in the socio-economic upliftment of women. The Self-Help Group (SHGs) is viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. They enhance the equality of status of women as participants, decision maker and beneficiaries in the democratic, economic, social and cultural spheres of life. Since long the Self-Help Group (SHGs) has played a major role in the awareness creating and economic upliftment of women

In order to analyze the role played by Self-Help Group (SHGs) in Empowerment of women in creating social, political, cultural, financial and others awareness present study has been undertaken. It has been measured up to what extent the Self-Help Groups have been successful to inculcate the quality of self dependence, leadership and entrepreneur qualities among

women. The study is limited up to Mashobra block of Shimla District.

The first chapter of the present study deals with the introduction to women empowerment which means to give more legal and moral power to women in all the spheres of life. Emancipation of women is an essential prerequisite for economic development and social progress of the women. In overall the women empowerment is nothing but a religious cultural and legal struggle against oppression, injustice and discrimination.

Second chapter deals with the working status of National Rural Livelihood mission in Himachal Pradesh this scheme was formally launched on 3rd June, 2011 in H.P. This programme was started in August, 2013 & Annual Action Plan was submitted to Government of India on 16th October, 2013 and which was approved on 26th December, 2013 and funds were released to H.P. on 3rd January, 2014. Funding pattern under the mission is of 75:25 cost sharing basis. The main objectives of this programmes is to bring beneficiaries would be covering all the BPL families and also families which are marginally above poverty line (to be selected through the process of Participatory Identified of poor) by organizing them into SHGs/Federation through bank linkage and repeat financing.

Third chapter has discussed the working of self-help groups in terms of number of SHGs formed and their members, individual membership, credit and subsidy disbursed to SHG under swaranjayanti gram swarozgar yojana (SGSY). The data have been compiled from rural development department, government of Himachal Pradesh, Shimla. The analysis has been done for the year from 2009 to 2014. In the year 2013-14 the study of SHGs is done by under NRLM (national rural livelihoods mission) because swaranjayanti gram swarozgar yojana has been restructured as national rural livelihoods mission.

Fourth chapter has dealt with the self-help groups and women empowerment and socio-economic profile of women in Mashobra block of Shimla district. The study is important in order to find out the socio-economic conditions of the women. It is also important in order to find out and analyze the basic problems faced by women. In order to study the social background, some of the indicators like age, category, education, domestic problems, domestic decisions etc. It can prove useful in ascertaining the personalities of respondents & consequently their reaction towards particular situations.

Fifth chapter deals with the conclusions and suggestions for the improvement of the SHGs. In this chapter the overall analysis and suggestion based on that, analysis are given. In nutshell the Self Help Groups has played a vital role in social and economic upliftment of the women belonging to Mashobra Block of Shimla district. It has marked the role of Self Help Groups (SHGs) in the social economic political psychological, religious and spiritual activism of women.

Thus the present study has proved major hypothesis that the Self-Help Groups (SHG's) are playing important role in the socio-economic welfare and upliftment of women. Study has also proved the both sub hypothesis that the Participation of women in Self-Help Groups (SHG's) has enhanced various skills among the women and the Participation of women in Self-Help Groups (SHG's) has made them more self-dependent.

MAJOR HYPOTHESIS

1. Self Help Groups are playing positive and effective role in the socio-economic empowerment of women in district Shimla.

SUB-HYPOTHESIS

1. Participation of women in Self-Help Groups (SHG's) has enhanced various skills among the women.

2. Participation of women in Self-Help Groups (SHG's) has made them more self-dependent.

To sum up the observations, the study findings lead to observe several emerging issues in term of women & self help groups. These are given as following;

FINDINGS OF THE STUDY

- The membership of SHGs is in fluctuating trend. The fluctuations coming in the membership of SHGs is because of the people coming under BPL Category on getting job are removed from SHG membership.
- The massive number of younger strata is more active in the participation of SHGs in the age group of 21-40 years rather than elderly people.
- It is observed that most of the 50 percent respondents were having education up to matriculation.
- Keeping the age profile of the respondents it was expected that the incidence of marriage is bound to be more and majority in the marital status of the women working in the self-help groups (SHGs).
- Most of the women of Mashobra block of Shimla district were earning Rs. 1000 per month and were having an experience of about 6 years and above in self-help groups.
- There was maximum participation of members of self-help groups in panchayati raj institutions.
- Most of the women were introduced by itself with self-help groups and most of them have considered it beneficial for all social, financial and domestic needs
- Social security is the main motive of the members of self-help groups behind joining self-help groups.
- Majority of 40 percent decisions were taken by the women itself alone. It has positive sign that women has relied less on their husband & other family members in domestic decision-making.

- After joining the self-help groups the majority of members have started taking financial decisions of their family up to some extent. The majority of members of SHGs have got the social and financial benefits after joining the SHGs.
- To conclude the general observation, 72 percent respondents mentioned that it was not the SHG leaders but the SHG member who asserted its influence in making the members coming together and striving for self and economic development.
- Most of the women members of Mashobra block of Shimla district have stated that they are aware about the local amenities after joining self-help groups.
- The 40 percent respondents expressed that there was a more positive change in sharing of opinion.
- Self-Help Group plays an important role in order to generate more employment to its members. Financial assistance of loan provided by self-help group (SHGs) has leaded member from unemployment to self employment and expansion in employment position.
- After joining self-help groups majority of women have considered that they have enhanced all communication, management and confidence skills.

SUGGESTIONS FOR BETTER FUNCTIONING OF SHGs

On the basis of present study, a few suggestions are put forward for the agencies and department that are involved in the formation and smooth working of SHGs in Himachal Pradesh.

- The group members should collectively utilizes the benefits of different government schemes so as to enhance their living standard.
- The group members should be made insight that self-help group are not only means of taking easy loan or credit;

rather it provides the opportunity to improve their socio-economic conditions.

- Self-help groups should extend the area of their business and try to reach to local markets for their home making products.
- Senior women should also be encouraged to participate in the programme as they have good experience of making different sort of things.
- It is essential to literate the illiterate members in a minimum time frame. So that those members can take part more effectively in the working of SHGs.
- The bank should be advised to ask for minimum documents for accessing loans by SHGs.
- The banking system can and must improve its functioning by working with local government and voluntary organization.
- There should be regular evaluation and monitoring of SHGs through different useful agencies like government, bankers, NGOs, etc.
- There is need for recurring and increased finance to SHGs. The bank should recognize the Members' requirement of money at the right time for appropriate income generation activities.
- Enhance the ability of group to address local development needs/issues.
- More and more training programmes on income generation and self employment should be provided. This would enable the SHGs members in getting access to credit, get out of low paying occupation and earn more money.
- Training programmes should be conducted from time to time not only for the group leaders but also for the group members. To enhance the participation of all the members,

exclusive membership education programmes need to be conducted.

- Marketing of the products has emerged one of the major problem faced by SHGs. Efforts should be made to provide marketing facilities through cooperatives and government outlets.
- All members of SHGs need to be imparted a leadership training and eventually there has to be rotation in leadership to ensure functioning of SHGs on more democratic basis.
- Media can encourage the people to become member of SHGs. Media should emphasize on publicity about the benefits of the SHGs by this more people will involve in the SHGs.
- Members of SHGs, who sell their products in the market, face many problems regarding price of the product, storage of products. If government will give proper facility for marketing, proper space for products and better price for the products of SHGs than group will work more effectively.
- There is need to accept that women's need is not only for self-employment. The programmes should be designed on the basis of the needs of women at the micro level. Planning for self-employment for women needs a multi-prolonged strategy.
- The participation of schedule caste women members should be increased. There is also need to provide more official positions to them. More official positions are required to be provided to women belonging to other categories also for that special interventions are required to be taken.
- The Self Help Groups (SHGs) should be made financially very strong because it is the easy source of raising finance for the women. Easy finance on easy terms should be

provided to the women members of Self Help Groups (SHGs).

- There is need to streamline the procedure for applying, seeking and releasing of credit from the banks. The procedural difficulties are one of the major impediments, which have denied women the financial benefits of the banks. Therefore, the procedure for credit access to women should be made more easy and simple.
- The factors responsible for poor performance of functioning of SHGs should be investigated, examined and analyzed scientifically to resolve the emerging problems, difficulties and challenges being faced by them.
- The key elements in the survival and sustainability of the SHGs should naturally be built on those elements that have brought the group together. SHGs have to evolve as sustainable village institutions for taking active role in development and governance.
- The group would resolve to follow the panchsutra. Panchsutra is very important for good SHGs.
- A fully mature group is one that achieves competence to independently handle issues of its internal practices both financial and non-financial. The group should be able to handle its leadership, problem solving and conflict resolution successfully with minimum help. It should also be positive to maintain its records and other books of accounts independently or through other arrangement

A coordinated & integrated effort, timely and periodic appraisal, extensive awareness & motivation would no doubt go a long way to inculcate confidence in the minds of women to empower them. What is required a 6 R's great approach Roles, Responsibilities, Resources, Risks, and Response & Rewards.