



**ROLE OF MICROFINANCE IN WOMEN
EMPOWERMENT: A STUDY OF SELECT
DISTRICTS OF UTTAR PRADESH**

THESIS

SUBMITTED FOR THE AWARD OF THE DEGREE OF

**Doctor of Philosophy
IN
ECONOMICS**

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ALIGARH MUSLIM UNIVERSITY
ALIGARH (INDIA)
2020**

CHAPTER-6

CONCLUSION

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CHAPTER-6 CONCLUSION

This chapter mainly attempts to draw conclusions based on the primary theme of the research study and conflates the results obtained from the all the chapters and combine them to examine a relationship between microfinance and women empowerment. This thesis aims to establish microfinance not just in relation to its credit-based approach but rather tries to emphasize the functional aspects of microfinance and livelihood programs that have become relevant over the past few years especially in the context of India. This thesis explores whether SHG participants have been able to achieve economic empowerment and aims to compare the levels of empowerment geographically and also highlight the agency aspect of SHG participation. This thesis also explores the level of outreach of PAPs and how they differ in their targeting based on geographical level. Finally, we explore whether livelihoods that reinforce women's dependence on traditional sources of employed lead to economic empowerment. The chapter will revisit the research questions and explore the empirical and the qualitative findings. The research study shall also explore the shortcomings and limitations of the research as well as the policy implications.

6.1 Research Questions

The research study was conducted to explore the relationship between microfinance and women empowerment and tried to locate the term empowerment in the larger discourse of poverty, choice, agency and livelihoods. A number of sources that have examined the domains of choice (Kabeer, 1999, 2001, 2011), agency (Kabeer, 1999 and Sanyal, 2014) and livelihood (McKee, 1989) were responsible for inviting the inclination of the researcher towards the study of empowerment. The researcher's academic inclination towards the study of gender and empowerment led to an established curiosity towards engaging with the conceptualization of women empowerment by microfinance. There was also a genuine interest in formulating whether such conceptualizations have led to policy implications.

The lines of enquiry of this research study were encapsulated in four main research questions. The questions were as follows.

1. Does targeting of the poor households differ for different regions?

2. Is there any relationship between outreach of poverty and empowerment in a particular program?
3. Does reliance on traditional forms of livelihood result in women empowerment?
4. Do social identities impact empowerment level?

The research aimed to study the above questions as an individual phenomenon but also tried to combine them by using a mixed methods approach. The research attempts to conceptualize and examine how they belong to different layers in an existing system. The research attempts a mixed methods approach and uses a case study approach to examine the relationship between livelihoods and empowerment along with poverty outreach and empowerment.

We shall now synthesize our findings to answer the research questions of the study.

6.2 Literature Findings

As discussed in the first chapter, we highlight why financial services are important to the poor and underpin the idea that microfinance was very much prevalent long before the emergence of Grameen Bank. Microfinance is dated to the 18th century when the Irish Loan Funds became popularized amongst the masses in Ireland. We also explore the history of credit in India during the late colonial period highlighting the poor conditions of the farmers who became landless due to their inability to repay high interest rates to their money lenders. Such practices threatened the survival of farmers and led to the loss of their land.

The research study engaged with the aspects of the importance of financial services for the poor. The research highlighted three main paradigms of studying women empowerment with respect to microfinance as put forth by (Mayoux, 1993). These paradigms are- Feminist Empowerment Paradigm, Poverty Alleviation Paradigm and Financial Sustainability Paradigm. After reviewing key literature based on the above three paradigms, it was decided that the nature of the thesis fits well within the poverty alleviation paradigm.

Another aspect was to study the nature of the LEIG in question i.e. the NRLM and after reviewing the strategies namely area focused, sector focused and function focused, it was found out that India has adopted function focused strategy with credit plus approach for implementing PAPs.

The literature review also examines the outreach of microfinance to the poorest of the population. A general consensus amongst researchers is that microfinance is not available for all clients because certain rich clients have better exposure in terms of entrepreneurial skills and are more favored by the MFIs for consideration of a loan. Since poor clients do not have this kind of exposure and are usually not entrepreneurial, they remain neglected for loans and this has adverse effects on the poorest strata. However, the proponents of microfinance are of the opinion that it can be beneficial to those clients who lie in the bottom half and are below the poverty line. Such groups are considered as the poorest and are usually characterized by lack of access to social schemes, have little to no assets and usually form the bottom third of poverty ranking. But studies prove that there doesn't exist an inverse relationship between the level of poverty and the entrepreneurial credibility of a client (Garson). It is proved by (Zaman, 2000) that the patterns of borrowing are found to be similar as the inclination to save along different poverty levels.

With respect to targeting of the poorest, it is found that the outreach of microfinance programs depends on the level of flexibility and cost of products tailored in favor of the poor. The outreach towards the poorer income groups magnifies when a broader range of financial products are offered by the program.

Studies on microfinance produce starkly different results and even though, microfinance was once considered as a panacea for poverty alleviation, recent empirical randomized evaluations have shown that microfinance has no effect on poverty or women empowerment (Banerjee et al, 2015).

Since the studies have produced mostly conflicting evidence, the impact of microfinance on poverty outreach and empowerment have become topics of disinterest and researchers usually are skeptical in engaging with these concepts in favour of exploring the relationship of microfinance with innovation in outreach (Banerjee & Duflo, 2011). The current discourse on microfinance and its conceptualizations of poverty has shifted from inadequacy of income to the fluctuations of it. According to the proponents, the poor need financial support due to their vulnerability and fluctuations in income and thus short term loans are considered as a quick fix for their inadequate earnings. Since the levels of income of the poor are variable, access to credit would help them smooth out their consumption.

A major shift in the outlook of microfinance from a magic aid that removes poverty and promotes women empowerment (Khandker, 2003) to providing only a short term support to lower income households has enabled us to explore it in terms of provision of empowerment in Indian context.

Despite growing discontention with the impact of microfinance, yet it recieves billions of dollars via companies such as the USAID, UNDP, DFID and the World Bank. The International Finance Corporation (IFC), a part of the World Bank funded microfinance projects in almost 75 countries worth \$2 billion (World Bank, 2013). Such commitments from the top most funding organizations have been promoted due to the advocates of microfinance which has led to the growth of the industry worldwide.

This study aims to reassess the relationship of microfinance with women empowerment and also assess the level of outreach of the program.

6.3 Microfinance and Outreach of the Poor

The third chapter looks into the outreach level of NRLM within the two districts of Lucknow and Aligarh. The empirical findings from the study conclude that the outreach level of NRLM in Lucknow is greater than the outreach level in Aligarh. This means, that NRLM in Lucknow has been able to reach the poorest households in Lucknow. The difference between the targeting of poor can be explained by (Bigman and Fofack, 2000) that underline how certain areas have become “pockets of poverty” as they are more impoverished than other regions. What leads to such impoverishment of different areas or different communities can be explained by variations in the climate, whether which may be harmful for agricultural activities, endowments of resources in different regions and geographical differences.

A number of studies prove the existence of geographical inequalities. In rural Punjab, the mean per capita consumption exceeds by half in comparison to rural West Bengal and the poverty head count ratio in rural Punjab is nearly four times lower than in rural West Bengal (Dutt and Ravallion, 1993).

Studies that explore income inequality mostly talk about individual incomes and household characteristics such as this one and are only able to explain the difference between the incomes of individual households. However, income inequalities based on geographical location and social structure are usually ignored by poverty scholars and

economists. Such disparities are usually caused by migration which is caused by demographic, socio economic and cultural factors.

Communities and geographical locations remain impoverished due to other factors like lack of existing social structures, lower quality of health and education, infrastructural deficiencies especially in rural areas and lesser social capital.

One of the reasons why BPL households don't make it to the list is because of mistargeting by the authorities. (Hirway, 2003) highlights the failures of the IRDP by showcasing the failure of the government to target the existing BPL households. The benefits associated with BPL households are multifold that include subsidized or free foodgrains, old age pensions, minimum wages, allowance for enrollment in school and other social assistance. Hence it becomes desirable for households to stay within the BPL even after they are uplifted from absolute poverty.

Even though NRLM, targets 50% of the BPL household, yet (Hirway, 2003) proves in her research that the BPL lists suffer from a dual drawback of inclusion of the non poor and exclusion of the poor. Hence in the study, it was found that a farmer who previously was under the BPL list, who is also a land owner and was subsequently rich had enrolled his son as a landless labourer in the BPL list. This was an implementation flaw that was not addressed mostly because of the impunity of the rich and powerful over the machineries that prepare BPL lists. Rich farmers persuade the sarpanch in the village to include them in the BPL list.

Exclusion of the poor from BPL list occurs mostly because firstly, poor households are not aware about the existence of BPL list. Secondly, poor income households are not able to produce the documents required for identification to get into the BPL list. Thirdly, poor people lack agency to bargain and put forth their voice and ask for their legitimate rights. Lastly, poor people are asked for some kind of payment in order to get into the list and are usually not able to afford the amount required.

Another political issue that exists is the transfer of funds from the Center to states. Usually, if the states show that they have a large number of poor people who fall below poverty line, they get more money from the center and they are able to misuse the funds allocated for poverty alleviation to their own benefit.

6.4 Microfinance and Women Empowerment

The fourth chapter is concerned with measurement of economic empowerment of women. The empirical findings from the study conclude that a greater number of empowered women belong to the district of Aligarh than the district of Lucknow. This is due to the fact that since the poverty outreach in Lucknow district is higher than that of Aligarh district, it can be gauged that the level of empowerment is higher in Aligarh than in Lucknow.

One of the reasons for the same is that the district of Aligarh is under the National Rural Economic Transformation Project (NRETP) which is an extension of the NRLM and receives more financing from the World Bank. Hence there is a further increase in the number of empowered women in Aligarh as compared to Lucknow.

A number of key observations can be marked when we look at the results of women empowerment.

1. We create a women empowerment index to check the empowerment status of women participating within the NRLM created SHGs. We aim at measuring the economic achievement of the SHGs and measure them taking 5 domains namely skills and efficiency, income, consumption, commercial activities, work safety and success. We take different proxies for these indicators.
2. We create a women empowerment index based on different income groups as well as social identities. We get the results that there are more empowered women in Aligarh district as compared to Lucknow district.
3. Since 52% of SHG members are empowered and 48% of the SHG members are disempowered, our results prove that intra group inequality is less and there is a lesser gap between the empowered and disempowered women.
4. This shows that there are certain areas that must be worked upon by the NRLM authorities so that the intra group inequalities narrow down.

Some of the fundamental observations from the study were that empowerment of women was intertwined with their class and caste based identity. Women that belonged to upper caste also mostly belonged to the upper class and middle class households. Caste identity is important to discuss here. Almost all the fundamental difference between the women of SHGs is their social positioning. The number of empowered women belonging to upper caste households are 80 and the number of disempowered women belonging to

upper caste are 18 while the total number of empowered women belonging to scheduled castes and OBC are 21 and 1 woman is empowered from the minority.

Our case study proves why there is a distinction between the empowerment status of women belonging to different castes and class.

We look at women empowerment from the lense of four factors that include access to resources, income, leadership and time management.

1. When we look at empowerment from the lense of access to resources, we study two cases- one is of Kusum Sharma and the other of Mumtaz Begum. Kusum Sharma belongs to an upper caste and higher income household and Mumtaz Begum belongs to the minority lower income household. Both women are able to exercise their agencies in different aspects. But according to (Kabeer, 1999), poverty is closely related to empowerment and defines poverty in terms of access to basic needs. Since poverty makes basic needs inaccessible, there is no option of a choice. The lack of choice disempowers rather than empower women. (Kabeer, 1999) divides the concept of choice in two parts namely first order choice and second order choice. In our case, Mumtaz Begum was able to access the first order choice which was that of accessing basic needs. This was different from the case of Kusum Sharma as she had access to resources that could make her daughter feel safe in the vicinity. Both the cases differ in terms of providing these women access to resources. While we see Kusum Sharma having the necessary resources to send her child safely to school, she was able to continue the education of her daughter. While Mumtaz Begum did not enjoy this position and hence her daughters remain uneducated. In this case, we can say that even when Mumtaz Begum did exercise her choice, she was not as empowered as Kusum Sharma. And hence we can say that Kusum Sharmi was empowered while Mumtaz Begum wasn't.
2. We also look at the income levels of two women, one belonging to upper caste and one belonging to lower caste groups. We examine the case of Kunti Devi and Premvati through an intersection of class, caste and gender identities. Premvati, a Dalit woman works as a casual labourer in agriculture. She is in a double bind loan, one from her money lender who is also her employer and second from the SHG which she is a part of. Premvati was able to repay her first installment of loan by borrowing from her SHG. Not only is Premvati debt ridden, she also

works in extreme conditions that do not have toilet and she is forced to defecate in the open. The other case is that of Kunti Devi, who is an upper caste woman belonging to higher income household and is self employed. Kunti devi earns Rs 250 on an average per day and has been able to witness 10% profits in her micro enterprise. In both these cases, we can see that while Premvati is deprived of a choice, her capabilities remain underutilized. The fact that Premvati is a Dalit woman, has a role to play in her existing conditions. Since Dalits are the most backward of all the castes, they are under educated and are unskilled. Premvati was uneducated and lacked any skill. This led to her exploitation by her employer.

3. We look at empowerment from the lense of leadership. Here as well, we take cases of two women namely Jyoti and Binda. Jyoti is a graduate in Geography and is well educated to take on the leadership roles not just within the SHGs but outside it including village level and cluster level federations. Jyoti is responsible not only for her own SHG but she travels to the main district administration's office for technical work. She also travels to other villages to create new SHGs under NRLM. As compared to before, this has increased the self confidence of Jyoti and she is able to manage things efficiently. However, in Binda's case, the setting where she lives is unfortunate. Binda, being a Dalit lower class woman is subjected to discrimination in her own village so much so that when there are village level meetings, Dalit women are asked to sit separately. They usually sit in a corner feel unmotivated to participate and do not deem it fit to raise their voice. These conditions impact the leadership ability of women and decrease their self confidence. In this case, we can see that again due to the lack of opportunities and the existing social fabric, Binda was forced into silence and feels demotivated to participate. Binda is an unheard voice and so are other Dalit women who feel like her.
4. We finally look at empowerment from the lense of time. We examine the lifestyle of two women namely Alka and Devika. Alka is an upper caste middle income earning woman while Devika is a lower caste lower income earning woman. While Alka works in her kirana shop within her village, Devika works as casual labour in agriculture. Since both women have different occupations, Alka who works for herself, usually gets off work earlier than Devika who works for about 7 hours in total. Since Devika does more physical work, it impacts her health. Not

only does she get tired with the paid work and travelling but she also comes back home to do household chores. This exacerbates her already worsening health conditions. Another thing to be pointed out here is that, Devika's lack of opportunities and her unfreedoms have led her to live such a hectic lifestyle.

Our results point at the fact that NRLM indeed is empowering women in a number of ways for example they get access to resources, they indulge in income earning activities, they develop leadership skills and most importantly they are able to manage their time. But this scenario is true only for a group of women who have been at an advantage because of their education and upper caste status. Since such existing inequalities are interwoven in the social fabric of the society, government authorities must make lower caste women a priority.

The results of the study are consistent with the social relations framework. According to Kabeer, social relations can be described as "structural relationships that create and reproduce systemic differences in the positioning of group of people". Different forms of differentiation based on social identities namely class, caste, gender, race etc must be understood in relation with existing systemic differences. To understand the interplay of social relations, one must be able to look into the differences and the similarities between women. It can also be said that social distinction may appear in forms other than gender like class, caste, race, ethnicity etc that may give rise to systemic inequalities against a certain group of people. (Kabeer, 1994) also highlights how social distinctions can be exacerbated through the institutions like the household, market, community and the state that enable access to resources to social groups.

The proponents of the social relations framework do not assume that allocation of resources in favour of women will lead to a rise in their productivity levels nor will it lead to autonomy or equality but rather they look at the process of redistribution as a 'zero sum game' (Kabeer, 1994).

6.5 Microfinance and Women's LEIG

When we talk about creating projects for women that vehemently uplift them out of poverty and lead to their empowerment, we usually discuss how the entry of women in male dominated spheres would be able to bend gender norms. Proponents of this approach talk about allowing women to enter non traditional spaces of occupation and

sectors so that women are able to make a dent in the economy. However a question arises in such an approach is that, where does empowerment lie? Do women find empowerment by breaking their occupational ghettos and entering male dominated spaces? Or do women feel empowered by making choices within the existing gender norms where they have the potential to secure a traditional livelihood which adheres to the social and cultural norms of their communities?

Another point to ponder here is the fact that poor women are more interested in increments in their income and a sustainable livelihood to secure the future of their children. If women are provided entry to certain male dominated occupations, would they be empowered or would that worsen their economic situation and lead to inequalities? Certain evidences point to the fact that in labour markets, women are subject to further harrassment and an unequal pay as compared to their male counterparts. Most of the labour markets employ women in order to get cheap labour from them as they can be justified in paying women less through highlighting the physical differences in the strength of both men and women. This leads to subsequent marginalization of women wherein they undergo unpaid labour at home in the form of household chores on one hand and they undergo less than equal wage rate at informal labour markets wherein they are not able to organize themselves into a collective that is segregated on the basis of gender.

The debate shifts to the fact that whether development assistance must be provided to the sectors that have higher participation rates by women so as to reduce the risk of failure of such projects. This point can be highlighted via the credit plus approach of microfinance which is a sector focused strategy towards providing livelihood and empowerment to women. The fact that government programmes like the SHG-BLP have been able to create SHGs of women throughout the country has provided them the platform of organizing themselves on segregational basis. The SHGs work together and form a social capital which enables them to network and form associations of poor women that will help them to bargain and negotiate with the markets and the local governments like the Panchayat.

Another point to be highlighted here in favour of gendered occupations is the fact that gendered distribution of resources and responsibilities enhances the level of cooperation and enables exchange (Young, 1993; Kabeer, 1992). In order to enable certain level of

autonomy amongst women over stages of production, one needs to understand that unless there is a shift in the processes that determine cooperation as well as terms of exchange, women will not be able to exercise full autonomy and it may not lead to equality.

Thus we address the hypothesis in the following manner-

1. SHG members have been increasingly empowered through participation in microfinance programs- In our research, we formulated that SHG members that were well off, have been empowered more than those who belonged to backward communities
2. The poverty outreach of microfinance is similar in both areas- We reject this hypothesis because according to our study, the NRLM was able to target a larger number of poor people in Lucknow whereas in Aligarh more number of higher income households were targeted by NRLM.
3. SHG empowerment level does not depend on the level of income of the poor women- We reject this hypothesis since we maintain that income is a big factor that plays a role in the empowerment level of women. In this study, we try to explore the relationship between poverty and empowerment and according to (Kabeer, 1999) empowerment does not occur without removal of poverty. Hence the level of empowerment depends on the level of income of poor women.
4. SHG women have been able to gain empowerment regardless of their social identities- We reject this hypothesis since we maintain that one of the most detrimental factors in determining the level of empowerment is the existence of social oppressive structures like caste hegemonies and without their removal, we would not be able to attain empowerment.

6.6 Limitations of the Research

Research designs are almost always complex and initial research design almost never finds its way to the final data collected. This is because the difficulties one might face at the field level are tremendous which are non fathomable at the conceptual stage. The reality may be different from the researcher's requirements. These difficulties are more or less related with the cost of the research study. If a research study opts to undergo fieldwork, the time taken and the cost both are significantly high. However, there might always be certain research questions that will remain elusive because there are causal

relationships between the outcomes and the predictors that get caught in an endogenous loop.

A research design by the end of the fieldwork and analysis must enable the researcher to reflect its shortcomings and underline the aspects that could have been done differently. This research study is no different as even though there is an empirical evidence to the claims that are made and theories that were conceptualized through both quantitative and qualitative tools of data collection, yet there were certain shortcomings which needs to be acknowledged.

The qualitative process of data collection have its own shortcomings. The fieldwork, required for qualitative process was lagging in certain areas. There are many areas that were previously included in the research design but could not be accomplished since traveling to the field had its own limitations and struggles. The villagers that were approached for the research design had their trust issues and it took more than the required time to build their trust and confidence. Such efforts required time and money, both of these resources were unfortunately limited in this study. In these scheduled interviews, most of the women MFI clients were difficult to approach as they were usually busy with their day to day activities.

The quantitative process had its own limitations and the primary limitation of the quantitative process was the size of the sample. The data was not large enough to be able to build models beyond bivariate analysis. Such limitations however were a result of unanticipated challenges that were not known to the researcher before embarking on the fieldwork journey. The distance from the researcher's residence both in Aligarh and Lucknow to the fieldwork was a lot. Most of the time was spent in travelling to the villages. Sometimes, the researcher would reach the field and noone would be free or willing to interview. Most women that were sampled, were possible because the researcher was able to build trust with them. Approaching a higher sample would require more time and the cost of the same would be immensely high.

Another limitation was the area or the geographical locations and generalizations of particular research studies in one location cannot be made for the other. Thus this research study too had a context, the spatial setting of the rural areas which are pre determined with certain existing norms and conditions. There are unsaid gender norms

that are performative in nature and due to the existence of such norms, it becomes difficult to generalize the results obtained to the other districts.

6.7 Contributions of the Study to Existing Literature

This research has uniquely contributed to the existing literature on microfinance and women empowerment. This study has been able to define the relationship between microfinance and empowerment in terms of highlighting the concept of agency, choice and livelihood.

There are several different approaches that this research considers and undertakes as a way of establishing relationship between microfinance and empowerment. Firstly, the research explores the level of outreach that the credit plus approach of the microfinance (NRLM program) has been able to achieve by comparing the targeting in two districts namely Lucknow and Aligarh. Very few studies have been undertaken which explore the targeting of NRLM program in Uttar Pradesh specifically in the areas of Aligarh and Lucknow and to that effect, this research adds to the existing body of scholarship of microfinance and its outreach.

Another approach that this study has taken was to view empowerment in the light of increased levels of income. A number of studies have been conducted in the past that have explored the measuring of women empowerment but there has been no set definition of the same. It is thereby safe to say that this study managed to not only create its own definition of women empowerment but also measure women empowerment using a new index that specifically talks about economic empowerment.

The third approach that this study has taken is in light of women's LEIG programs. This study has dwelled into the question of occupational ghettos. Such kind of interaction of occupational ghettos along with microfinance credit plus approach is relatively new and this study has been able to achieve that. This research also explores the concepts of agency and choices as discussed by (Kabeer, 2001) and its various ramifications on the lives of SHG women participants. In this light, the approach towards empowerment is manifold, not only does it give importance to the economic well being of the women but it also tries to engage with income generating livelihoods that help women to increase their earnings.

6.8 Policy Implications

The study can give future directions to policy makers to understand how empowerment is related to income and a focus on income generation that eventually leads to empowerment should be necessary while designing projects that include credit plus microfinance services.

- One of the most important factors with respect to NRLM should be that there needs to be differentiated intervention for disadvantaged minorities and lower caste groups. It is absolutely important that policy makers recognize the differences and similarities between women as systemic inequalities can be perpetuated by factors other than gender which include caste, race, religion, class and a mixture of these. Projects designed on the basis of these factors can help overcome social inequities within groups of women.
- Another important issue is that lower caste women require more intervention at a personal level to improve their living conditions. Interventions like direct benefit transfer and guaranteed wage employment schemes like MGNREGA should give them priority so that they are able to lift themselves up from perpetuating circle of poverty.
- Government must engage with the workers of NRLM who do most of the community work and are still unpaid which causes disempowerment in the long run. Workers at the village and cluster level, the ones who have the responsibility to create SHGs at local level must be paid a remuneration. Such remunerations will be beneficial to the workers and they would be more likely to continue their work due to motivations of income.
- The government must also keep a check on the NPAs that usually arise due to the non-repayment of loans. Such incidents are not isolated in village areas but are far too common to occur for Village SHGs. One of the reasons for this is the fact that usually SHGs are formed by the NGOs and field level workers but they are easily broken due to internal fights and animosities. Hence with such SHGs, joint liability does not work and their lower repayment rate leads to the creation of NPAs.
- The government must intervene in the implementation of the NRLM program in the sense that it should be able to provide marketing avenues for the products created by the SHGs. A lot of cases were observed in this study wherein the

women were given training to create products but due to the lack of marketing avenues, they remain unsold. This dampened the spirits of the women who invested their time and energy into a project which did not yield profitable results.

- In order to increase the capacity building of these women, government must initiate educational units wherein women can be given financial literacy as well as awareness on other products of microfinance like micro insurance. This will be specifically beneficial for women who own an agricultural land. However, micro insurance usually works for the better off clients. The destitute population rarely seems to buy such products. However, it was observed that many women did not have the kind of financial literacy required to participate in SHGs and there should be an attempt to educate these women on how to perform financial transactions.
- Electronic based services of the banks must be available to the SHG clients so that in any case of emergency, they are able to use the platform without having to travel miles to perform a financial transaction. Even though many village banks have opened up in rural areas, proximity to the bank is usually an issue with women who live in remote villages as traveling such long distances is considered unsafe for women.
- Technical training related to trade and performing one's own business must be prioritized by the government. Self-employment cannot thrive in challenging conditions. If women do not have proper knowledge of business ethics, risks and investment, then they won't be able to achieve self-reliance. Thus, it is the duty of the government to provide technical and vocational training to the participant households.