

Chapter - 10

Findings, conclusion and Recommendations

10.1 Findings: Though there is some heterogeneity in the results from different districts, a certain number of common findings are there which are abridged here –

10.1.1. Economic independency strengthens and boost up women empowerment level.

The study finds that SHG participation improved the income level of the respondents. Moreover, it is also contributed to move respondents from the status of unemployed to employed person. Among 72.52% of women of SHGs opined that they experience positive change in their income and almost all (82.05%) of them say that they are able to find a new source of income. Table: 7.4, page:161

10.1.2 The study finds that through self-help group – bank linkage model via micro-finance, helps to mobilize savings of the large scattered household sector of the nation. 93.22% of respondents opined that their savings habit has significantly improved. Thus microfinance–SHG model found to be more effective channel for savings mobilization. Table: 7.4, page: 161.

10.1.3 SHG programme develop an entrepreneurial attitude of the rural women. Before the programme, women participation in household activities was not treated as economic performance. But now, they are coming to produce something for market. These small enterprises (SHG) are now working for national development through their minute but significant initiative.

10.1.4 Poor are excluded from the availability of formal financial loans because of default risk. But success of many SHGs brings the fact into light that, poorer are also bankable and they can operate loan with lowest rate of financial default. As formal financial credit is un-reachable for most of the respondents, majority of them were

dependent on money lenders for catering the immediate needs like death, deceases, marriage, and consumption etc. at prior SHG period. But through intervention of micro-finance via SHG, non-bankable poor are able to open group bank accounts which further add their eligibility for additional independent accounts. Survey result proves the argument that SHG activities help to boost the financial inclusion process. This result aligns with the experience of Grameen bank in Bangladesh and many studies related with SHG literature.

10.1.5 Availability of micro-finance loans does not automatically empower the women. Proper utilization of it in production process fetches the ways to be out of poverty. Among 546 women of SHGs 454 (83.15%) utilized microfinance credit for income generating purpose. Table: 7.11, page: 170.

10.1.6 Women are generally employed in low paid, unskilled and insecure jobs in our country with few exceptions. Most often they are involved in unpaid but unescapable family services. Since they have no income they are lacking from decisive role in family. But SHG operation gives them a way to earn something. This income in the hands of women generally improves the welfare of the household. The study experiences that, more than 82% (table: 7.4, page: 161) of respondent from SHGs agree with the view that SHG may be an alternative source of income as well as wellbeing of the family.

10.1.7 The study shows that almost all respondents (93.22%) are able to save as per rules of their group (Table: 7.4, page: 161). All of them opined that they participate in group activities according to their own interest. SHGs build a positive outlook, positive hope and better inspiration in its members for their future lives.

10.1.8 The size of loan is an important factor for the success of SHG-Bank linkage programme. The rural poor suffer from starvation. They cannot fulfill their necessary

consumption needs. In such case, small size of loan available to them often channels to meet immediate consumption requirements in lieu of investment for future. If it is needed to confirm the productive investment of micro-finance loan, then it must have to provide loan in excess of unsatisfied necessary consumption needs. This view has been established in the study. The study shows, the larger size of loan generates larger income of the member. Hence only a sizeable microfinance loan and its productive utilization may improve economic participation of the poor (particularly downtrodden women).

10.1.9 Poverty status of respondents reveals that the family income of the participants has not increased so that they can reach above poverty level. Therefore, SHG-Microfinance programme partly failed to meet the needs of the poor. But it should not be forgotten that, from zero level of personal income the group members now have reached at the level of income earners. Obviously, it is a change of their position in society.

10.1.10 It is also found from the study that the respondents, who availed subsidy, have earned more per month from micro-finance as compared to others. Therefore, availability of subsidy ensures better economic wellbeing of the respondents.

10.1.11 The independent movement of members out-side their home and rise in confidence level to take-up the challenge of group activities is significant behavioral change expected from micro-finance interventions. In this study, 56.04% of women of SHGs opined that their confidence level has increased and now they are able to move out-side their home without consent of other family members. Table: 7.13, page:173.

10.1.12 The decision-making power of women is one of the important and intended behavioral changes expected from SHG activities. In the present study, emphasis is given to different major aspects of decision making including, going to job, the use of won income, going to market, own health care, health care of children, consumption of

the family, purchasing and selling of assets, borrowing and investment, education of self and child, marriage of children (particularly girls), participate in village programmes and casting of her own vote. Survey result shows that, women of SHGs are now deciding their most preferable socio-economic activities independently. Most of the women of SHGs opined that their decision about family matter was hardly accepted at prior SHG period. The study shows that more or less 90% of women of SHGs have the decisive power either self or commonly with their husband in case of children's health, domestic matters and personal movement (table: 7.17, page: 178). Interference of women of SHGs also increased in case of family planning and voting decision.

10.1.13 Women empowerment, not only includes the psychological and behavioral change, but also the cognitive development like getting new ideas, sharing knowledge to others, giving opinion about group/family matters, transformation of knowledge into responsible roles like group leader etc. The study shows that the significant number of respondents has good awareness about different kinds of socio-economic and political issues.

10.1.14 There is a great failure of SHG-Bank linkage programme in West-Bengal. It was pre-supposing that poor women will come under a common umbrella of SHG and do something together for market. It was also thought that women will take challenge commonly and tackle their problems equally. The philosophy was that, multidimensional thinking and experience together will restrain the common challenges. But the study unfortunately reveals the fact that, with little exception, majority (90.66%) of respondents are continuing their activities individually. Result of which, the benefits of enterprises remain untouched. There is a lack of motivational force to make them interested for group work. Table: 5.5(d), page: 126

10.1.15 The aim of socio-political and financial inclusion of masses is being fully achieved through this programme. However, the information received from the field proved that without the provision of subsidy and gestation lag the economic validity of loan utilization is limited.

10.1.16. In respect of time horizon, it is clear that so long as the SHGs perform their activities, more and more people becoming more awarded, more participatory in practice and more decisive in nature. A significant change has been taking place in case of direct involvement in socio-political and economic activities. Where involvement in political events increases by 21.34% and involvement in social development activities increases by 12.67%. Another remarkable change has taken place in case of self-decision about casting vote to their preferable candidate. The change recorded as 10.67%. (Table 7.22, page 186)

10.1.17 The analysis of relative influence of various factors of empowerment reveals that, less/ uneducated women also can empower her-selves, if a scope of participation is provided in various socio-political and economic activities to them. The study also shows that amount of loan per member are not very important for empowerment rather it plays a role of incentive to move towards empowerment only. Actually, holistic Participation, free movement acquired knowledge and decision-making power are the crucial factors for empowerment.

10.1.18 The **T-test for change in percentage of women having with good development/empowerment factors among members of SHG and women outside the SHG** gives the result that, more percentage of SHG members have ensure more empowerment within them than the person outside SHG. [Appendix III(a)]

T-test for change in percentage of women of SHGs having with good development factors during the period of SHG operation from 2012-13 to 2015-16 gives the result

that there is a significant increase in the percentage of empowered women of SHGs from 2012-13 to 2015-16. [Appendix III(b)]

Finally, Eleventh Plan truly said that, strengthening SHG initiatives, policies and schemes will increase women's awareness, bargaining power, literacy, health, vocational, and entrepreneurial skills. It will prioritize training, capacity-building inputs, and the creation of backward-forward linkages, which are essential to generate sustainable livelihood opportunities.

10.2 Conclusion & Recommendations:

In the corpus of Self Help Groups, empowerment process instigates with the early stage of group formation. Gradually, the members of the groups become aware about various socio-political and economic issues as well as personal and family health care. At the initial level, they learn and gather information from each other by sharing experiences during group meetings and meeting with local development personal. They utilize the opportunity to participate in various awareness gathering and capacity building programme. Local social workers, development professionals, Government officers, Health workers and academic personnel usually visit the groups. They discuss various issues when they are asked for. They take the opportunity to be exposed to Government agencies, Bank, Hospital, Panchayet etc. when they visit there to meet with resource persons. It provides them the scope to express their difficulties faced and satisfaction in group process. In the weekly group meetings, they read out information bulletin; leaflet etc. about local issues so the members can participate in various programmes.

The findings of the study indicate to the positive impact of the Self-Help Groups movements on women empowerment in the district of Birbhum, Burdwan and Hooghly. The study also reveals that the majority of the Women of SHGs have been able to achieve awareness about

the function of local Govt., politics, health and child care. They are also showing a positive attitude towards participation in politics and development programme as well as acceptance of services provided by Government agencies, family matters and self-dependency. These women of SHGs are gradually taking decision independently in their household dealings and family welfare, socio-economic and political matters and in the fields of child care. Hence, they are not only participating in capacity building process but also use their acquired knowledge and capacity to improve their standard of life in a holistic way.

In the study, three intermediate variables related to Self Help Groups have been identified those are associated with women empowerment. These are: Level of formal education, Amount of Loan disbursed per member and Duration of SHG activity. All of these three have positive correlation with achievement of empowerment level. Although, it is interesting that the relation of empowerment with loan amount is insignificant. Hence, it is not amount of loan but all-round inclusion in socio-economic and political events in long run process plus educational background are the vital for empowerment.

At the time of discussion with women of SHGs they expressed that, they are feeling free, united and enkindled after involving with Self Help Groups. They share each other's problems and solve accordingly. A harmonious relationship developed among members. Thus, women empowerment movement through SHGs is now became a remedy for all type of discrimination against women.

On the basis of the findings some points may be noted as recommendation to enhance the empowerment process these are:

A regular supervision by the DRDA is needed to motivate the members for continuation in such activity.

Need based and local resource based technical guidance/training should arrange linking with agencies and markets so that they are able to collect raw materials easily, produce finished products and sell it.

Mode of collection of loan by the Banks should be yearly or at least half yearly.

SHGs should bring under a system of insurance for their products.

More and more SHGs should bring under SGSY project. At least government should allow some amount of subsidy to SHGs out-side the SGSY project.

Emphasis should give on the formation of co-operatives by the groups so that they can able to collect raw materials and supply their products.

Formal assistance should be ensured so that the members can receive all the benefits and opportunities provided by the government.

At last but not least, it should be remembered that Self-help groups have emerged as an important strategy for alleviating poverty and strengthening the weaker section of the society. It is based on idea of dialogic small groups, which shall function at developing collective consciousness. Empowerment is a dynamic process and SHG programme augments this and makes it self-sustaining. It is a sustainable path of 'bottom up' development strategy. Linked with micro credit, these groups are able to access credit to meet their crisis. It is a policy for engendering the driving forces of empowerment and plummeting the resisting forces of it.