

CHAPTER 8

MAJOR FINDINGS

1. RATIONALE OF THE STUDY

Women's empowerment cannot take place unless women come together and decide to self-empower themselves. Self empowerment should be all round in nature. Once this happens then we can think about galvanizing the system towards the direction of better health facilities, nutrition and educational facilities for women at a very large scale. Self empowerment can begin by addressing day to day issues faced by individual women and tackling them with a mindset of improving the overall living conditions of women at every level and strata of the society. A movement like SHG has awakened the individual self in each and every woman for creative and generative action. Empowerment of women is a holistic concept. It is multi-dimensional in its approach and covers social, political, economic and social aspects. Of all these facets of women's development, economic empowerment is of utmost significance in order to achieve a lasting and sustainable development of society. Self- Help Groups are the voluntary organizations which disburse micro credit to the members and facilitate them to enter into entrepreneurial activities. In India, the Self-Help Groups are promoted by N.G.O.s, banks and co-operatives. The National Bank for Agriculture and Rural Development (NABARD) launched a pilot project for linking SHGs in February, 1992. This has led to sow the seed for real women empowerment in India. Each Self-Help Group consists of 10-20 members. Empowerment of poor women is seen as the only means of poverty eradication. To eliminate poverty particularly that affects women, they should be encouraged to undertake micro enterprises with available credit facilities from banks and through micro credit. Micro enterprises can prove to be real boom for the poor. Besides solving the problem of poverty, it also helps in generating the habit of saving, which can be utilized as additional income for families by starting small businesses like tailoring shop, embroidery work, pickle making, bookbinding, soaps and candle making etc. These activities may provide ample prospects for illiterate and poor women to earn their livelihood. Today the programmes for upliftment & empowerment of the poor, especially

the rural women depend on rural credit institutions. This has led to the birth of Micro Finance schemes.

The women empowerment & eradication of poverty with the help of micro credit finance is aimed through the formation of Self Help Groups. There are many important related issues, which need immediate attention. The SHG plays an important role in improving the level of confidence, decision making skills, credit utilization for productive purposes or for meeting their emergent needs etc. Does it enable them to undertake activities leading to additional income & employment? Issues like confidence level, ability to meet financial crises, respect in the family, decision making pertaining to social and economic issues and many related issues are analyzed for understanding the working of SHGs in rural areas and their contribution in empowering the rural women. The major significance of the study lies in examining and evaluating Self Help Group as a change-agent which has been designed systematically to create income generating opportunities for rural women. There have been constant organized efforts both from Government agencies as well as the large NGO sector across the country over a period of one decade to promote SHG as a vehicle for women empowerment. Therefore, this study made an attempt to analyze the present SHG scenario in rural Indore with the experiences of its members and leaders with their own interpretation of ‘empowerment’

2. RESEARCH METHODOLOGY

The methodology of the study is multi –stage stratified random sampling. The study is carried out in Indore District which comprises of four Tehsils namely **Indore**, **Depalpur**, **Sanwer**, **Mhow**. In the *first stage* of sampling, all the four Tehsils of the District are selected for the study. This is done to analyse the regional disparities in SHG activities and operations and their benefits to the rural women at Tehsil level

The *second stage* of sampling involves the selection of SHGs. For this purpose, a Tehsil-wise list of SHGs was collected from the Government Officials and Panchayat

records. The list comprised of SHGs formed by Government, NGOs, Banks etc. in the *Indore District*. The *second stage* of sampling is based on Tehsil-wise list of SHGs. 175 working SHGs were selected by following *simple random sampling*. Out of these 175 selected SHGs 14 of these SHGs were constituted 6 months before and were going through initial phases of setting up. Keeping this in mind, these 14 SHGs were dropped from our sample later on and thus only 161 SHGs were finally selected for the study. Out of these 161 SHGs, 51 belong to **Mhow**, 50 belong to **Indore**, 40 from **Sanwer** and remaining 20 belong to **Depalpur**.

The *next stage* of sampling was selection of SHG members (women from these selected SHGs). In this stage of sampling, two members, one of them being a SHG leader are selected from each SHG randomly for the study. In all 322 members of which 102 from **Mhow**, 100 from **Indore**, 80 from **Sanwer** and 40 from **Depalpur** were selected for the study. Thus we have collected information from one SHG member and one leader from each group.

The *next stage* of sampling was collection information from the various NGOs and Government Organisations. 10 Institutions were selected for gathering information on the various activities conducted by these Institutions for the socio-economic empowerment of the SHG members in Indore District. Thus the sampling frame comprises of 161 (SHG Leaders), 322 (Members) and 10 (Institutions). Thus the total sample size is 493.

This study was also based on *secondary data* for which census, reports and documents were studied thoroughly. A large body of data was accumulated through books, journals, proceedings of seminars, conferences, workshops, various documents and reports related to *women empowerment and SHGs*. Secondary data is also helpful to gain initial insight into the research problem. *Secondary data* were collected from various NGO's, Banks, Government records, Periodicals, Research publications etc. have also proved to be an important source.

3. MAJOR FINDINGS

1. The study shows that in Indore, NGOs and Government have played important role in formation of SHGs. During the study, around 50 per cent of the members have stated that their groups were formed by the efforts of Government and Non Government organizations. Around 30 percent of the groups were functioning independently. Around 16.15 per cent of the groups were bank groups, which gives an indication that bank not only acts as a financing body but also has an equal role in promoting the concept of SHG.
2. The number of members in a group range in between 10 to 20. About 56.88 per cent of groups had members in the range of 10-15 members in a group. Nearly 36.09 per cent of groups had 15-20 members group; about 33.12 per cent of the group had members in the range of 0-10. None of the group had more than 20 members; the reason which they gave was that it becomes difficult to manage more than 20 women. One of the objectives of the scheme is to help the needy. It is observed that this scheme also focuses the handicapped women, so some of the members of the group members are handicapped .The group with a handicapped member can have members less than 10 (In case of group formed under SGSY Scheme). It was found that about 33 per cent of the women groups belong to this category, it means that it has not only benefited backward rural women but it has also offered a helping hand to handicapped women who really need a lot of support. In Depalpur itself, which does not have sufficient job opportunities, this scheme has really helped to those who have opted it.
3. The number of years is an important factor to judge about the consistency and seriousness regarding the scheme. About 46.58 per cent of the groups were 4 yrs old thus it is an indication that there is consistency in saving regularly. About 25 per cent of the groups were formed just a year ago (1 yr.), about 18 per cent had joined the group about 3 years ago, about 10 per cent of the members had joined the group 2 years ago. The sample is a mix of all the categories.

4. According to leaders, the meeting is held monthly. Monthly meetings are common in older groups (3 years and above) as compared to recently formed groups. As far as the date of meetings is concerned, there is a fixed date on which meeting is to be held. In case of any urgency, meeting can be held depending upon the seriousness of the matter. If it is related to everyone, then only all the members are called otherwise only the leader president (leader), treasurer and secretary are called and they take the decision. Such matters can be categorized as personal problems, which need attention of the leaders and their help. Thus it depicts that the meeting in the groups is held on monthly basis.
5. About 96.89 per cent of leaders agreed that the meeting is called by them. The group meets at least once in a month. The rules/regulations are informed in this regard at the time of formation of the group, so as, to clearly indicate in the beginning itself the day/date and the place for the group meeting.
6. Decisions related to members' requirements and problems are taken in the meeting. The study shows that decisions are taken with consensus in the meeting (98.76 per cent). They decide it after analyzing the amount of saving and on the basis of urgency/need/ requirement for the loan.
7. About 47.20 per cent of the leaders were holding the position for last 1 yrs, about 10.55 per cent of the leaders were holding the position for last 2 years and only 6.83 per cent of the leaders of the SHG for were continuing for last 3 years. About 35.40 per cent of the leaders were holding the position of the leader for last 4 years. It was found that that most of the leaders were unwilling to give way to new leaders, so the existing groups were unable to change their leaders. Another reason for stagnation in leadership is that even the banks also refuse to accept the change in leadership for the operation of the SHGs accounts very frequently.
8. Training is given to SHG members in various entrepreneur activities like tailoring, aachar making, papad making, agarbatti making, smoking embroidery etc. which enables them to earn supplementary incomes. The training is given by

Government Officials, NGOs and social members etc. About 39.75 per cent members agreed that they have attended training programmes conducted by government officials. However, 29.81 per cent of the members said that the social members in the village have given them educational training like baby care, cleanliness, health & hygiene (vaccines), importance of education etc. About 14 per cent of the leaders have given training to their fellow members and nearly 17 per cent attended training given by NGOs. Thus it indicates that training is imparted to the members in the areas like health, entrepreneur activities, accounting, legal and educative etc.

9. The majority of the members about 71 per cent belong to the age group of 25-50 years, followed by 21.74 per cent belonging to old age group above 50 years. Only 6.83 per cent members belong to age group of 18-25 years which indicates that young women do not prefer to join the groups. This may be due to the reason that either they are involved in their studies or they are shouldering responsibilities at homes. On the other hand the study indicates that it is more of middle and mature aged group of 25-50 years who have preferred to join SHG. The most appropriate reason could be that the majority of the middle aged women are married and they shoulder lot of family responsibilities, they understand the importance of savings.
10. The SHG focuses on the weaker sections of the society which are generally characterized by high levels of illiteracy. It was found that 35.40 per cent members were illiterate. However it was also observed that number of illiterate members made impressive progress in developing basic literacy and numeracy after joining the group. The total numbers of literates (those who can sign) in all four Tehsils were 42 per cent, which reveals that education has played important role in selecting the option of joining the SHG. The simple numeracy skills which are necessary for record-keeping can be acquired during the period of group development. Majority of 12.42 per cent of the members who studied up to middle (up to eighth class) and 7.45 per cent of the members who had studied up to high

secondary (up to class twelfth), were the ones who were helping the group in maintaining the records. Only 2.48 per cent of the members who had joined the SHG studied up to graduation. Thus there is a definite need of creating awareness about education.

11. The SHG schemes are still popular only among Hindus. In Indore, Sanwer and Depalpur regions 100 per cent members are Hindus. In the Mhow region, about 84 per cent of the members are Hindus, 6 per cent are Muslims and around 10 per cent are Sikhs. Thus from the above analysis, it can be summarized that the scheme is limited to only Hindus. The study region should focus on other religions and attract them to join the SHG group, so that the overall growth of SHG groups belonging to all varied castes may be significant in the future.
12. Social groups recorded that the population of member belonging to SC/ST is approximately 53 per cent, followed by 24.84 per cent belonging to general category. This is followed by around 21 per cent members who belong to OBC category. The study thus predicts the dominance of ST and SC members in SHGs in all the Tehsils except Indore where exactly half of the members are from General category.
13. About the marital status of women involved in SHGs, the study shows that the maximum numbers of members were married (96.06 per cent), which included 6.21 per cent of widow members. However 3.73 per cent were divorcees. The women in the rural sector get married at early age. The awareness about the schemes was more among the married women. It was found that percentage of married members in Indore was 90 per cent, in Sanwer 95 per cent, in Depalpur 85 per cent and in Mhow 88 per cent. The data clearly depicts that married women are more inclined towards joining the SHG. This is due to the fact that these women have to bear many economic responsibilities of their respective households.

14. More than 90 per cent of the women members were bearing the dependency of their children on them. The most encouraging observation is noticed about their husbands who show almost negligible dependency on them. This could be due to the reason that the husbands of majority of women SHG members are financially independent. This fact provides these women more freedom to work independently.
15. The classification according to the occupational structure shows that about 48 per cent of the members were engaged as industrial labourers, construction workers, washerwomen, and other small jobs. It further revealed that 29.81 per cent of the members were engaged in small businesses like dairy, vegetable shop, fruit shop, potato chips business, masala business etc. Agriculture seemed to be less popular occupation as only 21.11 per cent of the members were involved into it. The primary occupation of around 50 per cent SHG members is labor-work, however remaining 50 per cent includes agriculture and Trading/Commercial activities both. Mhow is the only region where labor work, agriculture and Trading/Commercial activities are equally distributed. (30-35 per cent). Only 1.25 per cent of members reported belonged to service sector. This gives an indication that majority of respondents are performing labour work.
16. It can be elicited from the data that 31 per cent of members agreed that their children have contributed in the earning of their family. The study indicates that in order to meet their household needs, even children are forced to contribute economically along with their parents and other members, which often deprive them from availing education and allied benefits.
17. The total monthly income of 24.85 per cent members, lies in the range of Rs 100-500. Although it was found there are few employment opportunities in the rural areas. The labour and agriculture, which are the primary source of income of the majority of the members, does not provide enough income to meet daily expenditure throughout the year (get wages on daily basis). The monthly earning of

about 52.79 per cent of the members lies in the range of Rs.500- 1000. Even after including income from secondary source, their total income is not sufficient for managing their daily needs. Nearly 23 per cent of the members of the SHG in the study area have monthly earning in the range of Rs 1000-3000. This gives an indication that the earnings of about 75 per cent of the members is less than Rs. 1000 per month. Thus we can say that the women saw a ray of hope in the scheme. The SHG has given them an opportunity to get involved in economic activities, which could generate additional income for their families.

18. Unlike the males, who spend a portion of their earnings on themselves, the poor females hardly spend anything on themselves. Their entire earnings are spent on the upbringing and the betterment of their family members. *The survey of National Commission on self employed women and women in the informal sector* shows that poorer the family, the higher the incidence of women being the sole supporters. About 56.52 per cent SHG members in our study are involved in mixed activities (involved in more than one economic activity). About 34.78 per cent of the members were involved in farm activity. This gives an indication that they were involved in more than one economic activity. It also indicates that the earning from one source is not sufficient to meet their financial requirements.
19. Data collected on assets owned by SHG members revealed that 63 per cent members owned kaccha house, 15 per cent of the members owned pucca house and 22 per cent of the members owned agriculture land. During the study, we found women having an urge to construct pucca house for themselves which drives them to save regularly.
20. As far as the reasons for joining SHGs were concerned, it was found that about 45.34 per cent of the members joined the SHGs for acceptance of small amounts, and for getting financial assistance, about 18.01 per cent of the respondents joined the SHGs for increase in the social status. The SHG movement has not only resulted in improvement in economic standard of the poor families but more

importantly it has resulted in increase in social status of the families. About 24.23 per cent of the respondents joined the group for improving their savings. Fellow members nearly 12.42 per cent had also taken initiatives for promoting the members to join the groups. The women are self employed (examples of the members involved in economic activities like tailoring, embroidery, pappad making, aachar making, agarbatti etc.) and are utilizing their spare time in productive way, they are providing education to their kids, enjoying the pleasure of self reliant economic life, expressing views even with male participants and thus have immense impact on improving their quality of life.

21. The study shows that up to the year 2007, 9788 SHGs were formed, out of these, 2328 (23.78 per cent) SHGs were linked to banks. The progress of SHG formation was slow in the year 2007-2008, only 300 SHGs were formed and out of them only 100 (33.33 per cent) were linked to banks. In the year 2008-2009, 617 SHGs were formed, out of them 258 were linked to banks. The process of SHG formation took pace in the early years of implementation of the scheme. The scheme has been able to convince people to join the groups and develop the habit of saving. It is found that about 40 per cent of the SHG formed in a year were linked to the banks, thus the members were able to get the credit or loan from banks.
22. Cultivating the habit of regular savings and the ability to access them when required, not only reduces significantly the vulnerability of the livelihood base of the poor, it also enhances human development. It enables the members of the SHG, to borrow for urgent needs instead of going to moneylender, which increases their dependency on the group. About 39.75 per cent of SHG members agreed that primary reason for saving was to meet emergent's needs, which were related to illness and health purposes. Joining the SHG, gave them the opportunity and motivation to save money regularly so that the money can be utilized when they are in need of it. This is a significant piece of information, which gives an

indication that the first and foremost reason for the women to join SHG is to increase their ability to meet emergent needs. It further indicates that women in the village had an urge to educate their children, 28.57 per cent said that they wanted to start saving so that they are able to pay the fees of their children. 27.33 percent of the women agreed that they had joined SHG for meeting expenses like marriage ceremonies, *jalsa*, *gauna* etc. Increase in the ability in building financial assets for members was not the major reason to join the group, thus only 4.35 percent of the women had joined the group for asset building etc.

23. The member of SHG collect savings in the meeting. About 83.23 per cent of the members agreed that they save on the monthly basis, 11.80 per cent of members agreed that they save weekly. Only 4.97 per cent of the members said that they save quarterly. This gives an indication that most of the members of SHG saved regularly. Women from different social and economic levels join SHG, including the poor, and some very poor. This process continues as the numbers grow. However, the barriers to entry for the poor are high – not only do they have lower incomes, but their incomes are usually more variable. The financial condition of the poor women is not so sound that they can put aside their income weekly. Thus it can be concluded that the majority of the members are saving on the monthly basis.

24. About 44.10 per cent of the members keep their savings in banks, 42.86 per cent agreed that they invest in land, silver, gold jewellery or by keeping money with themselves. At times they also had to give compulsory gift to members of the family, 4.97 per cent saved in the form of Kite and 8.07 percent saved in the form of funds. It can be said that the members of SHG understood the importance the savings. Thus around 44 per cent members deposited their additional saving in their bank accounts whereas around 43 per cent invested in asset creation.

25. The primary strength of the groups under study is that their foundation is based on poor people's own resources which they save and contribute to group funds.

Collection of savings has been used as the basis for group formation at the hamlet level. The rationale behind converting individual savings into group funds is not only to induce group formation but also to enable utilization of poor women's resources for their own progress. The social impact has been a tremendous enhancement of confidence amongst women that they can use their own resources to solve their financial problems. The emergence of SHGs has had greater impact on the lives of women in the study region.

26. Data collected on saving pattern under SHG scheme in Indore Tehsil revealed that the intervention of SHG has resulted in a shift in the saving amount to higher slabs. Before joining SHG in Indore the mean score was ₹ 21 and the means score of after joining SHG is ₹ 50. The t-value is 3.406 p-values is .014389 which signifies that there is a significant change in saving pattern of members of Indore Tehsil after joining SHG (at 5% level of significance).
27. In Depalpur Tehsil, none of the members saved in the range of higher slab of more than ₹ 100 before joining SHG. The mean score of the aspect before joining SHG of the Tehsil is nearly ₹ 20 and the mean score of after joining the SHG is ₹ 53. The t-value of Depalpur is 3.3878 and p-value is .014730 which shows that there is significant change in the saving pattern of women after joining SHG in Depalpur Tehsil(at 5% level of significance).
28. In Mhow Tehsil, majority of the members were saving less than ₹ 100 before joining SHG. The intervention of SHG has resulted in a shift in saving amount to higher slabs, about 43 per cent of members started saving in the range of ₹ 40-50. The mean score of before joining SHG is ₹ 29 and the mean score of after joining SHG is ₹ 59. If we see the t-value, it is 2.8777 and p-value is .028168 which shows that there is significant change in the saving pattern of the women after joining the SHGs. The increase in savings of the members is attributed to the strong will of

the members for their economic betterment and institutional requirements(at 5% level of significance).

29. Before joining SHG in Sanwer Tehsil, only 10 per cent of members saved ₹ 100 per month. Majority of members nearly 78 per cent started saving in the range of ₹ 50-100 after joining SHG. The mean score of before joining SHG is ₹ 28 and the mean score of after joining SHG is ₹ 72. The t-value of Sanwer Tehsil is 2.207 and p-value is .069430, which shows that there is a significant change in the saving pattern of the women after joining SHG in Sanwer Tehsil(at 10% level of significance).
30. The saving amount in the SHG account of about 50 per cent of the members is less than ₹ 5000, whereas for around 29 per cent of members, it is ₹ 10,000. Similarly saving amount of 16.15 per cent of the members is in the range of ₹ 10,000-15,000. About 6 per cent of the members have saving balance in the range of ₹ 20000 to ₹ 25000. The estimated mean of annual savings is worked out to ₹ 6693 which varies from the lowest of ₹ 4900 in Indore tehsil to the highest of ₹ 8873 in Mhow tehsil. This gives an indication that after joining the group they are able to meet small emergent situations. We have applied one way ANOVA to the average savings among the four tehsils. The results shows that the different in saving amount at tehsil levels is significant, as the null hypothesis is rejected. The difference in savings may be due to regional variation and changing socio-economic structure at Tehsil level.
31. As far as the purpose of loan from SHG is concerned, the study shows that 35 per cent of the members availed loans for marriage purpose. Around 27 per cent of the members availed loans for emergent needs. Only 12 per cent of the members availed loans for productive purposes. Thus we can say that a larger share of credit availed by SHG members was utilized for marriage purposes, followed by emergencies and other reasons. The loan is provided to the members who are

making regular savings. The loan amount and installment is fixed through resolution in the meetings.

32. With regard to frequency of loan taken, the majority of the members availed loans more than once and loan repayment was found to be considerably satisfactory as 80 per cent of the groups had promptly repaid the loans. SHGs have reported cent percent closure of their previous accounts before applying for fresh loans. About 96 per cent of leaders agree that they do not withdraw the interest earned but they add it to the group capital. Thus it shows the members of the SHGs focuses on not withdrawing the funds until there is some important reason for withdrawal of the money.
33. As far as interest earned on loans disbursed is concerned, about 95.65 per cent of the leaders agreed that they did not withdraw the interest earned on the group loans but they added it to the group capital. Only 1.86 per cent of the leaders said that they spend the interest for group activities. Thus it shows that the members of the SHG focus on not withdrawing the funds until there is some important reason for withdrawal of the earnings from their account.
34. One major concern in the context of financing to SHGs has been that the quantum of loan availed has remained rather low. The study illustrated that 45.34 percent of the, members have taken loans between ₹ 5,000 to ₹ 10,000. It is further found that only 13.66 percent of the members have availed loans in the range of ₹ 10 000 to 15000, another 14.91 per cent members have availed loan in the range of ₹ 15,000 ₹ 20000. However, 14.91 per cent of members availed the loan for more than ₹ 25000. Only 11.18 per cent of the members have availed loans in the lower range of less than 5000. The results of ANOVA technique concluded that the quantum of loan disbursed among four Tehsils are not significantly different. The study thus shows that SHGs working in different Tehsils in Indore District are not

different in disbursement of loans. This is a very positive sign for the growth of micro credit in this region.

35. With regard to utilization of loans disbursed, the majority of members (80.74 per cent) have utilized the loan for the same purpose for which they have borrowed. This shows that the people are very sincere and in utter need for the loan. The results indicate that the majority of women members in the study area do not manipulate or utilize the loan amount for some other purpose.
36. The SHG has reduced the Mobility of the members because earlier they could easily migrate from one place to another in search of work. But after joining the group their life has changed from being a wanderer to living a settled life. The most important factor for them is that they have now started saving money. The average score for Migration for women members is 3.45, which signifies that migration activities among women have decreased and now these rural women are leading a settled life. There lies significant difference in mean score of mobility aspect among rural women at Tehsil level in Indore District (at 5% level of significance). The mean score is the highest in Indore Tehsil (4.28), followed by Mhow (3.41) and Sanwer (3.12). The mean score of Depalpur is 2.15. This signifies that SHG has not been able to get the attention of the rural women in Depalpur Tehsil. The data shows that the number of SHGs in Depalpur is also not much. At the same time, the employment opportunities are also less in this Tehsil. This clearly calls for a very sincere attention from various Government and Non Government Organizations to promote SHG activities in Depalpur Tehsil.
37. Before joining SHG, the rural women were taking loans from landlords and others for productive as well as consumption purpose, emergencies and family affairs. However after joining the SHGs, they have developed a habit of saving which enables them to accumulate money. There lies significant difference in mean score of Asset Building aspect among rural women at Tehsil level in Indore District (at

5% level of significance). The average mean score of this dimension is 3.84 in the district, ranging between the lowest of 3.196 in Mhow Tehsil and the highest of 4.75 in Depalpur Tehsil. The study shows that activities of resource mobilization have been very effective in creation of assets in Indore and Depalpur Tehsil of all the Tehsil whereas it scores marginally low in Sanwer and Mhow Tehsil. The analysis thus clearly depicts the fact that habit of saving among rural women has been transforming into asset building for them, which would enable these poor rural women in improving their standard of living socially as well as economically.

38. Access to Credit Sources (average score 4.5) among the SHG members is another important dimension to study. Earlier landlords were the major source of loans for the poor. After joining the SHG, the rural poor women have come to know about the various options which are available to them. There is a significant improvement in having access to credit sources among rural women in Indore District(at 5% level of significance). It was found that their needs were primarily for emergency purposes which often force them to indulge in petty savings per month.
39. With regard to Individual Income, it is found that the average score is 4.64, which is the highest among all the aspects. The Mean score of Indore is 4.94, Sanwer is 4.525, Depalpur is 4.75 and Mhow is 4.41 which signifies that majority of members strongly agree that joining the Self Help Group has increased their income and they are now able to contribute effectively in their household income. Women are now inclined to utilize a greater amount of their earning on their family and domestic expenses, consequently having a greater effect on family welfare. The majority of members strongly agree that after joining SHGs, the income has increased in all the four Tehsils.

40. With regard to Individual saving, it is found that the average score is 4.60, which is the second highest among all the aspects. The Mean score of Indore is 4.96, Depalpur is 4.75, Sanwer is 4.60 and Mhow is 4.19 which signifies that majority of members strongly agree that joining the Self Help Group has increased their saving capacities and tendencies. It further indicates that now they have less monetary pressure occurring out of reasons like sickness, expenditure on wedding, birth, death etc. The savings help in meeting the urgent financial requirements which may be unavoidable ones and are an integral part of daily life: expenses on food, clothing, health, schooling etc.
41. After joining the SHG, women got indulged into small business like vegetable shop, kirana shop, dairy business, chips, achar and papad making etc. Thus it has given the members new employment opportunities for achieving self growth, and self esteem. There lies significant difference in mean score of Employment opportunities among rural women at Tehsil level in Indore District(at 5% level of significance). The average mean score for Employment Opportunities is 4.05. In Indore the Mean score is 4.86, in Sanwer the Mean score is 4.15 which indicates that members agree that SHG has contributed in generating employment opportunities in the region. But in Depalpur the Mean score is 2.5 which shows that sufficient employment opportunities have not been generated in this region after joining the SHG.
42. After joining SHG, the women have become independent, which has further improved their decision making ability. Earlier they were totally dependent on their families, but with time their consumption pattern have also changed as many urban products can be seen in their houses. This has been possible due to their enhanced level of saving and thereafter income. Thus the average mean score of the aspect is 4.44, ranging between the lowest of 4.098 in Mhow Tehsil to the highest of 4.76 in Indore Tehsil with highest which signifies which signifies the

majority of the members strongly agree that after joining SHGs, their monthly consumption has improved substantially.

43. There lies significant difference in mean score of Access to Market aspect among rural women at Tehsil level in Indore District (at 5% level of significance). The average mean score for Access to Market aspect is 4.28 in Indore Tehsil, 4.10 in Sanwer and 3.70 in MHOW Tehsil. It is the lowest with mean score of 3.25 in Depalpur Tehsil, which shows that sufficient business opportunities have not been generated in this region even after joining the SHG. It clearly indicates a positive change in social and economic status of women in rural areas after joining SHGs in Indore District. This change is not only regarding improvement in their income, saving, monthly consumption, employment opportunities but also generated numerous micro-enterprises and exposed them to new markets. They have been observed in having better access to credit facilities and lesser mobility.
44. Within the family, the respect and status of women has changed. The SHG respondents also reported an increase in the level of respect from their spouses after joining the group. The respect of SHG Women members in family shows a significant improvement in Indore Tehsil. The average mean score for the aspect is 4.58. In Mhow the mean score is 4.75, in Depalpur 4.65, in Indore 4.42 and in Sanwer the mean score is 4.42. It is the second highest among the aspect with mean score of 4.58, which shows that there is increase in the status of women in the family in this region after joining the SHG.
45. With regard to Decision making, it is found that the average score is 4.39, which is the third highest among all the aspects. The Mean score of Depalpur is 4.75, Indore is 4.55, Mhow is 4.15 and Sanwer is 4.12 which signifies that majority of members strongly agree that joining the Self Help Group has increased their decision making capacities and tendencies. There was a visible change that has occurred in the level of participation of women in the decision making process within the family.

46. After joining the SHG, the rural poor women have come to know about the importance of education. Impact on Children Education (average score 4.27) among the SHG members is another important dimension to study. It was found that they are more conscious in sending their children to school. Empowering women ensures that they are able to take part in decisions about their children, themselves and their communities.
47. The Ability of SHG Women members to protest against domestic violence has not shown a significant improvement in Indore District (Average mean score 3.33). A few other studies have reported an increase in family violence due to the greater economic independence of women, where they resist subjugation and traditional controls imposed on them. The resistance by the respondents to verbal abuse, beating and physical abuse, psychological and emotional abuse, seems to be growing within the SHG respondents.
48. More interactions are taking place with outsiders and through this process the members develop a communication skill which enables them to put forward their views confidently. Members are involved in decision making processes of group which later helps them to participate in bigger decisions affecting them, their family and their community. Groups are initiated into community level actions which helps them in demanding facilities & systems to suit their needs. This process has already started at the family level and will have to be taken to the community level now. Our results also confirm that there is improvement in the level of confidence in Indore district. The Mean Score of the aspect is 4.70 (highest amongst all).

4. CONCLUSION

It may be concluded that the SHG has played significant role in empowering rural women in Indore. The increase in number of SHG in rural areas are showing significant improvement which indicates that the scheme is accepted and adapted by women in Indore. The Non- Government Officials and Government Officials have played significant role in implementing the SHG scheme. Our study indicates that there is improvement in the social status of women members after joining the groups. The scheme has benefitted the poor women by developing the habit of saving. The middle aged women have shown preference to join the SHG. The study further reveals that SHG has played significant role in empowering women socially and economically after they have joined the groups .Their involvement in economic activities has shown improvement. The dependence on money lenders is nullified and the SHG has proved to be the important source of finance/loan for their needs (productive, consumption and emergent).The study shows that majority of the members have utilized the loan for the same purpose for which the loan is taken. Thus it indicates that women members in the study area do not manipulate or utilize the loan amount for some other purpose. However the ability to meet financial crises of SHG members has also shown significant improvement.

The findings here show, how, over the years, women who have barely completed their schooling, who could earlier barely step out of their houses to talk to government officials or other village men, are today stepping out and caring for themselves and their communities with confidence. Not only do their acts reflect a heightened awareness but they also reflect a willingness on their part to do something about it, however small. Most women reported that after their participation in SHGs they are more respected in their own families and society in general. Their contribution to the family is valued and the family in turn supports them to undertake activities like these. These women also now voice their opinions in family decisions and get heard. An interesting development is that

the men, unlike earlier, are now encouraging women to step out of their houses to work and participate in these social and community events. Whether this is a welcome change or not needs to be understood. It has to be also understood why they are doing so. One reason they could be doing so is because of the increased household incomes and ready access to credit that the SHG participation of the women is resulting into. Sometimes this situation can be exploited if the men are alcoholic, so that the credit is actually wasted away. In this regard, however, the women of Indore are alert and aware and the SHG participation has given them the collective strength to stand up to it. The different ways in which the Indore SHG women are shaping community life, like planning to form a SHG of women at the village level, getting more number of toilets in the village and getting village road repaired etc.; all these acts indicate that the SHG empowered women are now willing to and able to play a greater role in making choices for the community in terms of what the community should have and what it should not. And as women generally make choices which are beneficial to families, this is indeed a welcome change. Its impact is felt at the village level and on the quality of the village infrastructure and village life in general. Hence, the SHG programme, although primarily aimed at poverty alleviation, is resulting in an even more fundamental and desirable change in the terms of social empowerment of women, and economic empowerment of their families through higher incomes and better choices and finally in the betterment of community life in Indore District.

5. MAJOR SUGGESTIONS:

Various programmes have been implemented for woman's progress. The woman is being emancipated as a result of these programmes. Though the pace of this development is slow, there are definite signs of changes in the society. In these efforts, SHGs play an important role. SHGs are now recognized as a powerful means of social development. Through the present study of the SHGs, the following recommendations have come to fore, which if implemented, would enable the SHGs to become more useful :

- 1) Given the large number of SHGs formed, the scheme should lay emphasis on improving the quality of the groups formed instead of adding on to the numbers. Ultimately, the quality of the groups, in terms of their enhanced capacity would determine the sustainability and success of the project. Also, strengthening the existing groups, thereby consolidating them and providing empowerment to its members is essential. The success so achieved will automatically encourage formation of new groups.
- 2) Linking the ‘quality’ aspects to the incentives provided to NGOs can also be explored. Currently, the incentives for NGOs (the formation, cost, training cost, support cost etc) are linked only to the number of SHGs and not to the quality of the groups formed thereby not providing any sort of motivation / incentives for the NGOs to improve the quality of the groups formed.
- 3) Both in case of individual and group economic activity, additional support in the following areas is needed :
 - Identification of potential economic activities suitable to a particular district capitalising on the locally available resources / geographical strengths
 - Assistance in matching the activities to the skill sets/ capabilities of the group. NGOs should not aspire for enterprises that are beyond the capacities of members
 - Assistance in preparing scientific project feasibility report and project implementation plan for the groups
 - Backward and forward linkages can be encouraged within the existing occupations of members
 - Marketing tie-ups within the SHG networks
 - Management training for managing the enterprises
 - Skill building on operational aspects – procurement, negotiations, marketing, etc.

- 4) As far as four Tehsils are concerned, it was found that Depalpur Tehsil is lacking behind in employment opportunities and thus there is a more migration in the region. Thus the NGO & Government Organization must focus on the Tehsil by involving the SHGs members in economic activities like in Indore and Mhow Tehsil where the members are more involved in embroidery, chips making, dalia making, etc. Since there is no ready market for products thus it is suggested that they can be involved in bags making, handy crafts etc. These products can be sold by the efforts of NGO & Government Organization in trade fairs etc.
- 5) The scheme is found to be popular among Hindus only in the Indore District. In Indore, Sanwer and Depalpur regions 100 per cent members are Hindus. In the Mhow region, about 84 per cent of the members are Hindus. Thus it can be summarized that these regions should focus on other religions and attract them to join the SHG group, so that the overall growth of SHG groups belonging to all varied castes may be significant in the future.
- 6) Forming SHGs is a difficult tasks and requires investment in terms of money and efforts infact more of the latter Nabard is trying to educate bankers in the concept of micro-finance in order to enable them to play an increasingly important role in this field. The NGOs themselves need to be far more well organized before undertaking microfinance or expanding it. This programme unlike other social welfare programmes has to be undertaken with full preparation. Government functionaries and NGO must ensure proper monitoring of what is happening at field level and also maintain inter NGO & Government Cooperation and coordination.
- 7) SHGs scheme can also be helpful in developing leaders at Panchayat level. It can enable woman to have a voice in local affairs of the village. The 'mentoring' of other woman by veteran SHG members would ensure tackling larger issues related to society.
- 8) The political parties can involve women members in the political activities in the rural area. In such situation, there is a growing need to develop leadership qualities

in the women. Also, they must be educated on how their participation could be made useful to achieve some concrete results.

- 9) Training camps for the women in the SHGs on various topics such as, how to handle the financial matters, entrepreneurship and marketing so that they can find markets for their products should be organized. There is need to give training on issues concerning health and legal matters to the SHG members regularly.
- 10) Training may be given on how various government schemes should successfully be implemented to achieve the objective of rural development. It is suggested that the members responsible for record keeping should be changed regularly. All ledgers/records should be audited from time to time and disciplinary proceedings to be initiated if there is any irregularity.
- 11) NGOs/Government Official often find difficulty in convincing the rural woman because of their low literacy level as they had to spend more time in explaining the whole procedure and had to complete all the documentation part on their behalf. Thus literacy and numeric training are needed for the poor women to benefit from the micro-credit schemes.
- 12) The members of the SHG should be more active, enthusiastic and dynamic to mobilise their savings by group actions. In this process NGOs should act as a facilitator and motivator. The office bearers managing the group should be given nominal financial benefits, which will enable them to be more involved in the activities of the Group.
- 13) Uniformity should be maintained in formation and extension of financial assistance to them by banks in all blocks.
- 14) The application form for taking loan from an SHG unit and banks is very lengthy and complicated. Therefore it must be made simple and easy to understand. It would help in promoting SHGs activities among rural women.
- 15) Periodical exhibitions at block-level may be organised where the products of SHG can be displayed. This will help rural women in understanding the structure and operational aspects of SHGs in rural areas.

Therefore, though NGOs and Government agencies are doing their bit, they should lay more emphasis on these activities. If these institutions are to carry out above suggestions, they themselves would not need guidance. It is noticed that SHGs are created; they function for a period and then become defunct. Also, SHGs function so long as they receive Government grants and then become dysfunctional. This has to be checked and corrective measures to be taken. The SHGs are multiplying numerically. It has, therefore, become difficult to monitor their functioning. If numerical growth of SHGs is inevitable, then a scheme of capacity building of some selected SHGs should be devised and implemented. For this to be achieved, it would be beneficial to give certain targets to the institutions. Also it would be worthwhile to organize some events like competitions amongst the institutions or SHGs in the same Tehsil to fulfil the targets. A module of such activities could be prepared by NGOs/ Government Organizations. Social liberation could be coupled with the women's economic development. For achieving this, the co-ordinators of the institutions would have to be provided an insight of the process of how social development of the women could be accomplished along with their economic development. The type of the vocational trainings provided at present by the Government institutions to the members of the SHGs is not able to provide employment to them on a large scale. Some other measures are needed to be taken to generate employment avenues in the rural area at the village level. SHGs have been formed and are performing reasonably well with positive indicators towards current sustainability. The above mentioned interventions are largely focused on gearing the SHGs towards their evolution and growth and long term sustainability. Implementing certain changes in the strategy as well as providing support on some process aspects will ensure that SHGs are successfully developed into sustainable micro-enterprises.