

**SELF HELP GROUP AND WOMEN EMPOWERMENT:
A STUDY OF WOMEN SELF HELP GROUPS IN
NAGAON DISTRICT OF ASSAM**

**A THESIS
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CHAPTER-VII

SUMMARY AND CONCLUSION

7.01: Theoretical Implication of the Study: An Overall Assessment

Despite the initiatives taken by international organizations and national governments, problems like poverty, unemployment, malnutrition remain intact and become a major threat to human development especially in developing and under developed countries. To eliminate these problems, group based approach in the form of micro-credit has emerged as a hope for the poor relating to their empowerment. Self Help Group (SHG) in the form of microcredit and microfinance are accepted as potential tool for reducing the poverty particularly of the women folk in developing countries. Again lack of credit and collateral security can be regarded the major obstructions for developing and under developing countries for empowering women. Lack of promoting institutions in providing credits prevents the process of empowerment and eradication of poverty as well in rural areas. Thus, SHG approach is very significant for creating organizational structure at the grass root level where women can come together to examine their issues and problems themselves.

Since independence, government has adopted various policies based on top down approach and the impact of these policies are not fruitful and far from expectation. Therefore, there is need for more participatory and bottom up approach for the development of poor and marginalized section, especially women, for their empowerment. In this perspective, the egalitarian concept developed by John Rawls is significant relating to SHGs in empowering women as well as establishing social justice. His theory of justice stressed on interventionist approach in distributing goods in society. Hence, statutory body should provide the necessary support for distributing power through SHGs for building a just society. In Indian perspective, SGSY programme is such an effort where provision was included to organize the poor into SHGs through social

mobilization. The Feminist Approach also stressed on the redistribution of power in more equitable ways to promote economic, social and political empowerment of women through collective organization. It emphasized on raising women's consciousness to challenge their subordination by using bottom up processes through collective organization for maintaining social justice. In empowerment approach "power" is the main root which is unevenly distributed among stratified groups in society which requires micro political channels to distribute throughout the society. In this context, SHG approach can be used as important means to distribute the power among the stratified groups of society.

From 1970s, neo liberalist emphasized on freedom of individuals, self management, and self-reliance and opposed the culture of dependency. In empowerment process choice creation among people is important. As a result NGO led group approach has started for creating choices of people. Generally, the choices of the poor, especially women, are very limited. They lack assets and capabilities to increase their wellbeing and security, as well as self-confidence. Various studies have revealed that group approach is successful in creating the choices of poor people. The study also stressed on the initiatives of SHGs in creating the choices among women. Amartya Sen's approach on 'development as freedom' mentioned that the goal of development is to increase choices. Kabeer uses it as a movement from an inability to an ability to make choices and in this process 'agency' is important for building collective efforts through organizational capacity. Hence, empowerment means expansion of assets and capabilities and broadly viewed as increasing poor people's freedom of choice and action to shape their own lives. SHG helps in creating choices of people as it provides both assets in the form of savings and capabilities through collective decision of the members. Again, empowerment is an outcome of agency and opportunity structure where 'Agency' is defined as the ability on the part of an individual or group to make meaningful choices. The 'opportunity' structure comprises the institutions that govern people's behavior to make choices. Hence,

SHGs can be regarded as agency formed by people to make their choices and fulfill their desired goals. The opportunities comprises within the SHGs as provided by the facilities of the governments and other promoting institutions. Therefore, interventionist policies and supporting services from promoting institutions are needed in providing opportunities to come up effectively and efficiently in empowering process as only the delivery of credits may not produce the desired results.

In India, SHGs approaches have been accepted as an effective strategy for women empowerment, alleviation of poverty and promoting gender equality. From the last three decades of 20th century, the success of NGO led group based approach induces the government to adopt policies for the welfare of weaker sections. In India, NABARD has taken the initiative for including informal groups financially through SHG-Bank Linkage programme for empowering poor people and reducing poverty. It also paves the way for microfinance by improving the access to formal financial system of vulnerable sections of society, especially women. Again, SGSSY policy flourished the avenues to bring rural women into Self Help Groups (SHGs) through social mobilization for capacity building in generating income and creating self employment opportunity. Accordingly, SHGs are used as major tool for removal of poverty and empowerment of women. It is also used as grass-root organization which can enable women to secure their tomorrow through pooling their little financial resources in terms of savings. As economic deprivation is the biggest challenge to any civilized society, SHG is the most potential tool for building human capital among the deprived, especially women, as it undertakes individual or group satisfaction through collective aspiration.

From the earlier studies it is revealed that SHGs are used as informal banks which help members in providing credit facilities at their doorstep. It has helped women in earning additional income through income generating activities. It paves the way in generating self employment for the marginalized

section in rural areas. SHGs are also able to improve their well being and to challenge the social and cultural norms. It opens up the opportunities to women for participating in social and welfare activities. Moreover, SHG approach improves the credit facility of women which helps members in reducing their dependence on money lenders. Though various studies have revealed that SHGs positively affects the process of empowering women, at the same time, some studies suggested the need for supportive interventions for social transformation for the realization potentiality of poor women. There is no magic bullet to bring radical transformation in empowering women. To empower the marginalized people, there is need for adopting bottom-up approach instead of top-down approach in policy implementation. The development agencies should bear the responsibility for devolution of power at grass roots level. Due to lack of devolution of power through bottom-up approach, SHG has failed to improve the condition of women. The present study also reveals similar kind of results as promoting institution do not fully support the SHG's initiatives for its sustainability in empowering process of women. No doubt, SHGs are working as an agency for creating choices among people, but it failed to acquire the opportunities to fulfill desired achievements. Hence, the behavior of both statutory authority and people's mindsets need to be changed in the success of empowering women in all round development.

7.02: Major Findings of the Study

The study summarizes the major findings on the basis of indicators taken for the study to assess empowerment through SHG as follows.

7.02: 01 Capacity Building and Skill Development:

Groups undertake both internal and external activities so that members can develop their capacity and skill for their empowerment. Internally, the groups perform group meetings within the stipulated day and time. From the study, it is revealed that groups meetings are held regularly for accumulation of

savings where members attend meetings and maintain their attendance registers, account books and minutes of the meetings. Regularity of saving leads to financial capacity of member. It also helps to develop their capacity to save their money from their own income or by curtailing their daily expenditure. But, before being the member of SHGs they have no idea about savings. Again, the impact of SHGs helps members in achieving confidence and acquiring skills in dealing with personal and family matters. The skills related to financial transaction with bank, maintaining group records and relation with government officials have been improved which reflect the improvement of managerial capacity of the members.

It is also reflected from the study that groups are not successful in acquiring capacity to get higher amount of external credit facilities. It has been found that majority of groups availed the insignificant financial assistance which is not sufficient in carrying out income generating activities. Again, the assistances are derived as Revolving Fund and Chief Minister's financial assistance where groups are selected by party favouritism and not on the basis of quality of group efficiency. It creates problem of sustainability in group functioning for empowering women. In SGSY scheme, SHGs are provided training for developing capacity of group members. Though, the trainings are provided by government officials, the nature of trainings are mainly related with the maintenance of internal activities of SHGs. It indicates that majority of the respondents are not provided skill oriented training for productive purpose. Again, the qualitative aspect of trainings in skill development of members is very negligible. The group members have failed in acquiring ability to start new micro-enterprises or to expand existing enterprises to generate income. So, the impact of SHGs has failed to develop entrepreneurial skills among their members.

7.02: 02 Leadership Capacity and Confidence Building:

SHGs are both formal and informal. In this study only formal groups are selected where groups are registered in the name of respective group leaders. The designation of samples reflects that only one third of total groups have changed their leadership positions. Again, larger portion of respondents belong to young age group who are more responsible and matured in taking leadership role in performing group activity. The impact of group has developed democratic culture to develop leadership quality by undertaking internal efforts in the aspects of free discussion within the members to find out the innovative ideas, participation in social service activities, maintaining basic accounts of group fund, providing facility to transact with bank and organizing collective decision in election process.

From the study, it is revealed that the group leaders of SHGs are selected by the decision of the respective group members and the decisions are taken with the consensus of all members. Group leaders are accountable for internal group related activities. This is a positive sign because it ensures the participation and involvement of members which always strengthens the democratic nature of the group activity. There is the provision of changing group leaders where members have been influenced in choosing their group leaders. Though leaders are democratically selected, preference is given on educational background, honesty, informative capacity and ability to talk with government officials.

SHG helps members to gain additional knowledge and acquire skills to deal with other actors. The women have acquired the capacity to raise their voice in family decisions. It helps in increasing the self-confidence among members which is one of the crucial areas of change in empowerment. It was observed that regular meetings amongst the members and continuous interaction among themselves had improved their confidence level. Due to frequent interaction with their fellow members, the awareness and attitude of rural women have changed

to take up innovation activities. But, the group leader has failed to create strong mobilization in participating in community activities, getting external credit and training and receiving governmental facilities relating to the groups.

7.02: 03 Independence or Autonomy and Accountability:

The impact of SHGs helps in personal empowerment of women by raising income, consumption level of members. It helps in increasing expenditure on their children's health and educational matters. It improves decision making ability of women in family related matters. Members are able to move to other places without the support of others. It helps in changing member's perception regarding social status and values. It decreases family conflicts and creates ability to find out innovative ideas to face challenges.

Again majority of the respondents did not have any personal bank or post-office account but after joining the group there is improvement in bank or post-office accounts. Members are able to go out to deposit and withdraw their money from bank. It also helps in increasing confidence as they do not need permission from other family members to withdraw their saving amount from their accounts. Again, due to the development of their capacity they become able to be member of other social organization.

The group leaders and members are accountable about their activity. It reveals that most of the beneficiaries have availed internal loan. The loan disbursement is decided by the members themselves depending on their need and urgency. The members those who borrow, show their responsibility by repaying the amount on the scheduled date.

But the SHGs failed to transform the ability of members in creating social relationship and collective efforts in encouraging non-members for becoming the members of such groups. It also fails to influence in mobilizing women for

raising voice against cruel social norms. The study reveals that less emphasis is given by group on participating in social and community issues.

7.02: 04 Income Generation and Asset Creation:

It is found that before being the members of a particular SHG, most of the respondents were housewives who had little involvement in economic activities. The SHGs give them their identity by including them in the category of occupation though they are primarily engaged with occupations which are informal or traditional in nature. The positive impact of SHGs is seen in engaging the members in some economic activities which improve the economic condition of their family.

SHGs lead to increase in family income of the respondents which in turn enhances the command and control of the household assets as well as the decision making power at household level. The impact of SHG helps in creating assets both in living and physical assets. It helps in eradicating poverty because members now do not belong to below poverty status which is reflected from the monthly income. However, it helps members in increasing family income, controlling domestic affairs, participating in financial decision making and the family budget as well. It also helps in changing the perception of family members on women in spending money according to their own discretion, getting recognition by their economic contribution in the family in purchasing ornaments and domestic materials.

Though SHGs formation has facilitated institutional credit to poor women which is used to purchase productive assets, the study reveals that whatever credits are provided to SHGs are not sufficient in taking income generating activities. The groups are registered on the basis of economic activity but due to lack of training and failure in developing capacity majority of groups have changed their activity. As a result, the groups are facing problem of identity crisis. Again, SHGs are based on the principle of collectivism but due to failure

in acquiring skills in income generation, majority of members performed their economic activity individually. Though the monthly income derived by the respondents after joining SHGs is very low, it has changed the attitude of members in undertaking different income generating activities which was absent before becoming a member of SHGs. It indicates that members have failed to earn higher income.

7.02: 05 Awareness, Access to Information, Decision Making and Participation:

The positive aspect of the Self Help Groups is that members are aware and participative in internal group activities. Every member attends the meetings and actively participates in the discussion for innovative ideas as well as personal problems of group members. Members are able to take their independent decision about right to vote and participation in political meetings. It increases the awareness on legal and political matters and enhances knowledge on their personal rights and developmental programmes of the government. It indicates SHG's impact on creating awareness and leads to self empowerment of women. Groups help members in increasing awareness about government programmes, involving with the activities of political parties and develop the capacity to contact with political leaders. It has been found that members between the age group of 29-39 and income group below Rs.5000 are very active to relate contact with political parties. The group members want to keep contact with party leaders with the expectation of getting government facilities both individually and collectively. It is also seen from the study that members have discussed political process within the group members where other fellow members encouraged them to participate in local politics. The collective effort is made only in personal problems of group members and decision on vote at the time of election.

Though groups help in raising awareness among members and creating choices, it has failed to bring desired achievement to fulfill the choices. The participation of members in local level politics and involvement in decision making process are very negligible though they have not faced any problem from their own family to participate in political meeting. Again, they are able to become member of other social organizations but their participation in social problem and contribution in community activities are not significant. It has been found that majority of the groups do not organize any awareness programme independently. On the other hand, majority of the groups are not performing activities like involvement in development activities, activities of Panchayati Raj system and making non-members aware of the benefits of SHGs. Again, the impact of SHGs is not fruitful on guiding the members in participating in public protest, Gaon Sabha meetings and complaining against government officials.

From the above findings following positive impacts can be summarized

- **Engaged in Income Generating Activities:** The impact of SHGs positively influences the members to engage themselves with economic activities like animal husbandry, weaving, agriculture etc. for generating income. Though such types of activities were primarily informal or traditional, it paves the way for engaging in income generation. Now such engagement assists the members in developing their capacity in generating own income for mobilizing their group savings which was entirely absent before joining the groups.
- **Improvement in the Savings:** The major benefit that the members derived from the SHGs is improvement in their savings discipline. The membership has necessarily habituated them to save a little amount from their earnings at a stipulated interval which would have otherwise been spent on some unnecessary habits and ill practices. Now, in their account

they have some amount for which they can spend and purchase goods according to their wishes.

- **Increased Well-being:** Access to savings strengthens women's share in economic decisions of the household. The study reveals that the income of the majority respondents (118 women of 77.6 percent) still remained below Rs.500 per month from the group activities and rest remained in between Rs. 500-1000. It indicates that the income though meager provide significant support to address crisis in the rural families. Now, their voices in family matters are equally respected in taking decisions on the well being of their children. It is observed that members are now quite aware of their rights and responsibilities and follow the small family norms as far as practicable. It happens due to their participation in SHG activities.
- **Transformation of Traditional Social Value and Customary Practices:** It has been observed that the involvement of members in the SHGs had contributed significantly towards improving the self-confidence and the communication skills. It also increases the mobility of members. Consequently, it helps in eradicating traditional value of the society relating to women like early marriage, purdah system etc. The concepts like women are incapable and they should not be allowed to go out of the four walls of the home have decreased among the group members.
- **Violence Against Women is Comparatively Decreased:** SHG movement helps in reducing and eliminating to some extent the domestic violence against women like beating by husband, harassing for dowry etc. Due to engagement in income generation activities and increasing saving habits, women have become self sufficient in finance and have enhanced self confidence for which they are now able to raise their strong voice

against their ill treatment and become aware of their equal position and status with their male counterpart.

- **Inculcating Democratic Values:** The impact of SHG positively reflects on the mindset of women. It leads to changing the behavior of women by inculcating democratic values like tolerance, freedom, respect to other's views, democratic mind, so and so forth. They have learnt how to exercise the art of tolerance and enjoy the rights of freedom. At the same time, they learn that enjoining freedom means respecting other's views and wishes.
- **Increased Decision Making Capacity:** SHG enhanced the mobility of members and this helps in reducing social and cultural barriers against women. Members got the ability to participate in household decision making process. Groups help in enhancing the capacity to raise their voice in commanding and controlling the household assets as well as taking economic decisions of the family.
- **Minimize the Role of Money Lenders:** The SHG positively impacts on decreasing the role of money lenders in rural areas. It reduces the dependence on money lenders for financial needs. The SHGs sanction loan to the members at reasonable interest rates. This activity on the part of SHGs has relieved the members and their families from the burden of borrowing from private money lenders at a higher rate of interest. It is an encouraging sign on the part of the members of SHGs that they have access to loan from their own savings to meet their immediate consumption and social needs as well as initiating small income generating activities.
- **Development of Banking Habits and Increasing of Financial Literacy:** The SHGs also positively influence increasing banking habits of the members by opening accounts at financial institutions like bank,

post office and LIC. From the study, it is revealed that before joining the SHGs, only 2.6 percent members had the saving accounts and after joining the SHGs 82.2 percent members got the saving account either in banks or in post-offices which reflects the increasing of financial literacy of members. The members have got the capacity to perform bank transactions. They do not need permission from other family members to deposit the savings and withdraw the amount from their accounts.

- **Enhanced Social Status and Prestige:** SHG enhances the social status and prestige. Because of their involvement in income generating activities, members are able to inculcate democratic and social values and their efforts to make all aware of their rights and privileges have enhanced the social status and prestige of the members. The impact of SHGs has increased the mobility, self confidence and dignity of the members. It is revealed from the study that after becoming the member of SHG 87.5 percent sample respondents are able to become the member of other social organizations.

7.03: Problems and Challenges

Though Self Help Groups (SHGs) positively impacts on the behavior of women in their empowerment, members have been facing problems both internally and externally which prevents them in their empowerment. The internal problems are pertaining to the control of group dynamics and the external problems are beyond the control of SHGs. The internal problems are related to the managerial aspects of groups while the external problems are related to the technical skills. The managerial aspects include lack of governance structure like internal conflict and rivalry among the group members, strategic plan, financial management policy like members in a hurry to obtain loans and demand for more loans by members without comparing their repaying capacity, inability to conform to group discipline, leadership issues within the group

members and poor monitoring and evaluation of group activity. The external problem includes poor marketing skills, inadequate support and guidance from promoting institutions and NGOs, accounting skills and financial planning skills. From the study, some problems in empowering process of women can be mentioned which are as follows:

- 1. Lack of Promoting Organization:** Under SGSY scheme government institutions shoulder the responsibility for promoting group activity. But, in the study area it has been seen that government institution and officials do not properly monitor or evaluate the activities of the groups. They do not expose their responsibility in guiding SHGs activities. Hence, indifferent attitudes of the government officials come to the fore as demotivating factor in effective functioning of the groups.
- 2. Lack of Self Motivated Groups:** Self motivation is important for any activity for its performance. In the study area it is noticed that only 6.6 percent groups are self motivated group which also hinders members in active participation in group's activities.
- 3. Lack of Skill Oriented Training:** Though SHGs are provided training to develop the capacity of members by undertaking income generating activities, the respondents are not provided skill oriented training for productive purposes. Due to lack of proper training, groups are facing identity crisis. Groups are not provided required training for generating income by the promoting institutions. As a result, members have failed to develop entrepreneurial capacity.
- 4. External Credit:** Groups are not provided higher amount of credit facilities by the promoting institutions. The amounts provided to the groups are not sufficient to undertake economic activity for self employment. Consequently, it has failed in creating employment opportunity for its members.

5. **Problem of Sustainability:** Though SHGs undertake economic activity, most of them are not functioning on the basis of their economic plan. They only register their names and later on fail to continue their economic activity due to lack of proper management and support from promoting institutions. It creates the problem in retaining group's identity.
6. **Insignificant Role of NGOs:** Though under SGSY programme there is the provision for involvement of NGOs in catering support in the functioning of SHG but in study area it has been revealed that non-governmental organisations are not playing active role in group processes. The study reflects that only 02 percent groups are motivated by NGOs. Due to insignificant role of NGOs in rural areas, members are not able to get inspirational and managerial support to empower themselves.
7. **Failure in Developing Entrepreneurial Capacity:** Groups have failed to increase entrepreneurial capacity in generating income due to lack of supports in getting training and credit facility. It also affects members in developing managerial and operational skills. The development of entrepreneurship through SHG is important to sustain the financial necessities of the group members.
8. **Less Emphasis on Social Mobilization:** It can be argued that the SHGs cannot become an effective people's institutions concentrating only on saving and credit activities. It needs to emerge as community based institutions to address social issues. Groups are not provided required skills in building organizational capacity for mobilizing society by the promoting institutions for participating developmental interventions. Both government and popular political parties capitalize on the groups for their instrumental purposes by providing tiny financial assistance which is insignificant in undertaking any income generating activity.

9. **Less Participation in Community Activity:** Members are not able to involve themselves in community activities and their participation is very insignificant. Though groups can adopt participative method in rescuing community members by providing both financial and non financial support in the hours of natural calamities like floods and storms, members are not mobilized to organize such activities.
10. **Lack of Efficient Leaders among the SHGs:** Lack of efficient leaders is one of the major problems faced by groups. Due to ineffective capacity building process group members are not able to develop strong leadership quality. Again, there is lack of proper monitoring of group activities and leaders are interested more in personal benefits than that of the groups. It also fails to transform member's ability to create social relationship and collective efforts for participating in social and community issues.
11. **Lack of Adequate Local Infrastructure:** Adequate infrastructural facility is important for starting any enterprise. Lack of adequate infrastructures like rural banking, markets and availability of electricity, groups have failed to sustain entrepreneurial activity. Even whatever resources are available in rural area, these are not properly utilized by members due to lack of proper guidance from promoting institutions.
12. **Politicization in Providing Facilities:** Groups are provided facilities on the basis of political favoritism and it leads to politicization as the beneficiaries are not selected qualitatively. Through this process, political parties attempt to use SHGs as their support base at grass root levels.
13. **Corruption and Political Interference:** The emergence of middle person as well as corruption and political interference is also responsible for creating constraints on empowerment of poor rural women. No doubt, political influence generates awareness and enlightens the members, yet unwanted influence, favouritism and interference would become a barrier

or obstacle for the movement. It leads to frustration among the real beneficiaries who are socially backward.

14. Issues of Subsidy: The attraction to avail short term gains in the form of subsidy is another problem for effective functioning of group. It has been seen that most of the SHGs are formed only to get financial benefits and subsidies. Once they enjoy the benefits of subsidy, members are not interested in performing group activities. Again, some group member starts new group with new set of leaders to get another dose of fund and subsidy. So, subsidy culture weakens the group's dynamism and cohesion as the credit is not utilized for the purpose it is sanctioned.

15. Lack of Awareness among the Real Beneficiaries: SGSY programme has the provision for organizing women into SHGs through the process of social mobilization but due to lack of proper social mobilization, the women in general and BPL women in particular are not fully aware of the SHGs and the provisions therein. Though, they have the spirit to join SHGs, they do not know whom to contact. Again, manipulation of Below Poverty Line people with the help of officials, sidelines the real beneficiaries and the people of Above Poverty Line (APL) takes the advantages.

7.04: Suggestions

Based on the above findings and problems following suggestion can be made for better functioning of SHGs in empowering process and policy formulation for all round development.

SHGs should use broader strategy to enhance women's social, political and economic conditions for sensitizing and addressing gender issues to their empowerment. Policies and programmes should be simultaneously used to increase women's confidence, awareness, negotiation ability, literacy, health, as

well as women's vocational, entrepreneurial and management skills to enable them into sustained empowerment.

SHGs in rural area are mainly confined among the literate women. Hence, necessary step should be taken to include the illiterate people in reducing poverty. Both government and non-governmental organizations should take the responsibility to motivate low income illiterate rural women to participate actively in Self-Help Group activities. Education is an important variable of women empowerment. Therefore, Adult Literacy Programmes should be implemented through SHGs in order to make the adult female literate so that empowering process of women would become easy. Again, it should ensure the groups only formed by Below Poverty Line and provide credit under close supervision of government agency.

The concept of SHG is associated with micro-credit and to expand microcredit, banks need to introduce appropriate organizational changes by establishing various branches especially for rural areas in order to play a proactive role in bringing more and more SHGs under the SHG-Bank Linkage Programme. It will help inclusion of poor people financially. So, higher emphasis should be given to establish more bank branches in rural areas. Even, separate bank for Women Self Help Groups is required to promote and protect the financial interest of the women of rural areas.

Credit should be increased by simplifying operational decisions like standardizing the set of documents to be furnished by an SHG for opening its bank account or for accessing credit. Rigid procedures of government and formalities in obtaining financial resources may hinder the growth of women entrepreneurs in rural areas. Governmental agencies should act as connector between the bankers and the beneficiaries of SHGs. Again, proper supervision and monitoring of group activities are to be done on utilization of credits provided to the groups.

Self-Help Groups must transform from thrift institutions to micro-enterprises. In that situation, the success will depend upon proper guidance in developing entrepreneurship capacity of the groups. The government should provide the infrastructure for training of SHG members for developing micro-enterprise in rural area. Concerned government official should provide guidance, advice and support the SHG members. Even, NGOs and other financial agencies should help the SHGs in selecting the group activity depending upon the local condition, availability of raw materials and other factors which are feasible and profitable.

Training institutions should be established in every Panchayat. Periodical training programme at regular intervals should be organized by Government institutions and NGOs for income generating activities. After taking training they should be encouraged to start small business through bank loans/government grants etc. for the successful operation of the group activity. Even, Government should take necessary strategy for engaging NGOs for regular monitoring of SHG activities.

Capacity building of the SHGs and their federations need to be given adequate attention so that members can develop their leadership capacity on the need and the demand of the groups. Negligence in the monitoring of the SHGs by the promoting institutions needs to be avoided and proper supervision should apply in strengthening group activity.

The arrangements should be made by the financial institutions for providing adequate financial assistance to the SHGs strictly on the basis of their quality or actual performance without any favoritism. The culture of subsidy should be stopped and whatever the amount is provided as subsidy, it should be utilized in developing entrepreneurial capacity of group members. The subsidy issue has diverted members from acquiring skills as the group leaders mainly emphasize on subsidy rather than group activity.

Banks and other financial institutions should also come forward for extending easy loan facilities to the Self Help Groups. Even banks should take the necessary steps to distribute the loan amount quickly and within a short period of time. This will pave the way for better livelihood opportunities, higher earnings and sustainability. More emphasis should be given on self employment loan for individual SHG members for innovative projects.

All the members in SHGs may not have the same caliber and expertise. So, Government and non government organizations should help in identifying the inefficient members for imparting proper training in order to make them competent. They should encourage and help SHG members in undertaking economic activities.

Regular meetings should be organized at block level to share the success stories of groups in managing enterprises and other good practices adopted by them. This will help groups in retaining their sustainability and to undertake more sustainable livelihood programmes.

The importance of Self Help Groups and its activities should be included as a lesson of text book among school level education especially at primary level. It will help to develop self esteem, co-operation and create employment opportunity among rural people in general and women in particular.

Women's empowerment cannot be achieved without sensitizing men on gender issues. Moreover, through SHGs, women can take collective efforts on gender justice and gender-based discrimination. To increase the female participation at the community level and to give more decision making power, there is need to create awareness among members in getting facility from government programmes.

Rotation of responsibility of group members has to be made compulsory, so that every member is able to develop their skills and leadership capacity in their empowerment and to make group strong as grass root organization.

Process oriented approach should be adopted to provide the voice for the SHG by creating federations. In the age of globalization, it is very difficult for SHG based product to compete with global market to sustain its economy. Therefore, it is suggested that government should take the initiative for federating SHGs district and State level and providing training and technology by specifying the activities of SHGs. It will pave the way for rural entrepreneurship and to establish micro-industrial activity through SHGs.

It is important to institutionalize the SHGs approach through proper mechanism so that power can be devolved to bring SHGs in decision making process for reducing corruption and strengthening grass-roots democracy. At present, Panchayat is the only legalized body at grass-roots level which is not successful in involving mass participation in decision making process.

Government can take the initiative by integrating SHGs with various departments for improving the socio-economic and political status women. Government schemes should be communicated and advertised in proper way so that it can reach the common people of rural areas. In this context, it is suggested that the Department of Social Welfare can help group members for undertaking social and community activities. Even, Health Department can provide health facilities for women, children and adolescent girls. The Panchayati Raj system can take the initiative to bring the participation of SHG members in developmental activities by increasing the ability of members in decision making power and better implementation of government policies.

7.05: Conclusion

The impact of SHGs has nourished the capacity for creating choices among members but they are unable to achieve the desired goals. Though, the interventionist policies emerged in developing countries, due to lack of proper management and monitoring of the implementing authorities they have not become successful in bringing the required achievements. The vulnerable section is still deprived from participating in decision making process. In the study area, it is reflected that the implementing authorities are not showing their full responsibility for proper execution of the policies in empowering the vulnerable section of society, especially women. Government officials are not properly showing accountability about their activities. Again, at grass root level, there is still lack of organizational structure as SHGs are not provided sufficient power. Hence, it can be mentioned that as empowerment and feminist theorists mentioned, power should be distributed throughout the society for promoting social justice. Therefore, it can be suggested SHGs approach should be institutionalized to build awareness and bring the participation of vulnerable sections as well as make the administrative officials accountable to their responsibility at grass root level for bringing the vulnerable section for participating in decision making process. Now, the time has come to consider the initiatives of SHGs in transforming into larger community based organizations.

Lack of access to timely credit poses a big problem for rural women. Banks provide loans only to those borrowers who provide collateral assets. Since independence, Government of India has initiated policies by emphasizing state as service provider without reflecting participation of common people. Hence, the success of these policies is still as a dream. It is expected that poor and vulnerable section will get the facilities but in real practice, these people are unable to gain the required facilities. Only the aware and opportunist group take the advantages of these policies leading to corruption in the social system. Therefore, statutory body should take the responsibility for involving civil

societies and encouraging direct people's participation in development activities for all round development of poor in general and women in particular.

The members have the enthusiasm for participating in group activities. But, due to lack of both internal and external support in monitoring group activities, members are not able to engage themselves in empowerment process. Group leaders are not playing active role in motivating group members for participating in skill development in financial activities. Majority of groups are formed by the conscious and literate people. They are mostly engaged in acquiring financial support from government. Due to lack of proper mobilization and monitoring, members prefer personal gain rather than group interest. Hence, the group process is not so strong to empower women in social aspects. Conversely, as a promoting institution government department, do not show their full responsibility in motivating group members in income generating activities. Even, government officials are not interested in creating environment for engaging NGOs in group activity for developing capacity building process of the members. As a result, the impact of SHGs has failed to bring remarkable change in social and economic facet to empower women by developing their skill in creating self employment opportunities.

But, the SHG activities have opened up choices for women and some changes are brought in personal aspects. Therefore, concentrated efforts from the representatives of the State and society are required for selection of the beneficiaries to sustain the group activity in the empowerment of women. The motivations of people often dampen because of the lack of supportive infrastructure and facilities for orientation and training which lead to put the products at the markets. Enthusiasm in the collective activities on social issues is expected only after fulfillment of expected level of outcomes at personal front. Until steps are taken for devolution of power at grass root level, the process of empowerment will not be a fruitful affair.

It can be said that the 73rd Amendment of the Constitution made the legislative structure at grass root level through Panchayati Raj system where Gaon Panchayats are working as the lower strata of administrative body for bringing mass participation in developmental activities. But it has failed to bring about the desired results due to lack of widespread executive structure in grass roots level for bringing mass participation. Therefore, it is suggested that government should take measure to institutionalize SHGs and used as organizational base where executive structure for grass root level can be better fulfilled and government officials should provide dedicated support for decentralization process in bringing mass participation in rural areas for their empowerment as well as ascertain self sufficient village in reality.

No doubt, SHGs have created awareness which has broadened and improved the choice of women in the decision making process at domestic level and empowered their sense of confidence and self-reliance. Women's involvement in the process of decision-making and creating awareness are the most urgent requirements for a modern society. There is a significant gap between women's potentialities and their actual involvement in productive purpose. Hence, the need of the hour is to extend exhaustive support with the active involvement of both Government and NGOs for challenging poverty as well as empowering women to become self sufficient in near future.