

CHAPTER 7

CONCLUSIONS AND SUGGESTIONS

A) CONCLUSIONS

Interviews of 300 respondents from 84 SHGs, residing at Phaltan, Gunaware and Sakharwadi were taken and the interview schedules were filled up. The observations are presented in chapters four and five. The analysis of the data was done using Statistical Package for Social Sciences (SPSS), considering respondents as the unit of analysis. The conclusions drawn are presented in two sub-themes as SHG and respondents. The changes noticed in economic, social and political status of women due to SHG are noted below.

7.1 - Self Help Group

- Out of the total 84 SHGs, 29 groups (34.5 %) with 104 respondents were formed during the years 2004-2006 and 39 groups (46.4%) with 140 respondents were formed during the years 2007-2009. This was due to the special efforts taken by Municipal Council and Panchayat Samiti, Phaltan. This shows that the government officers were doing target oriented work.
- Totally 84 groups were interviewed, of which 48 were from Phaltan, 19 from Gunaware and 17 from Sakharwadi. In Phaltan, 33 groups (68.8 %) with 122 respondents were functioning and 15 groups (31.3 %) with 50 respondents were defunct. In Gunaware, 11 groups (57.9 %) with 43 respondents were functioning and 8 groups (42.1 %) with 29 respondents were defunct. In Sakharwadi, 15 groups (88.2 %) with 50 respondents were functioning and 2 groups (11.8 %) with 6 respondents were defunct. This shows that the groups in Sakharwadi were functioning the best followed by the groups in Phaltan and then in Gunaware in the study area. 4 groups from Phaltan were defunct as their group activity with bank linkage was stopped and they were unable to repay the loan and the rest were defunct due to differences of opinion about internal loans and financial matters. 8 groups in Gunaware were

defunct due to differences of opinion, distribution of interest on savings, non repayment of internal loan, mobility and no proper book keeping. Lack of trust and solidarity amongst the members and delay in bank linkage were also the reasons for poor functioning of the groups in urban as well as rural area. 2 groups in Sakharwadi were defunct due to mobility and differences of opinion. It was observed that places where MAVIM (Mahila Arthik Vikas Mahamandal) sahayogini's or the anganwadi sevikas and NGOs were helping the SHG members, SHGs were functioning better than the other groups. The percentage of defunct groups was about 30 % for both urban and rural together. No regular review of the functioning of groups and proper guidance by the government agencies were some of the reasons of poor functioning of the groups.

- Most of the respondents -176 (58.7 %), were members of the SHG for only 1 to 3 years.
- Majority of the groups- 48 (57.1 %) with 183 respondents, had 11 to 15 members each in their groups. It was noticed that about 5-6 respondents were members of 2 or 3 groups at a time. Many respondents of the defunct groups had joined some other groups also.
- 48 (57.1 %) groups with 171 respondents saved Rs. 51-100 per month followed by 31 (36.9 %) groups with 109 respondents, who saved Rs. 26-50 per month. 4 groups with 16 respondents had increased their initial saving amount to increase the group corpus.
- Most of the groups- 57 (67.85 %) were promoted by the government agencies. 12 (14.3 %) groups were formed by the members themselves, 10 (11.9 %) groups were promoted by the NGOs and 7 groups in rural area were promoted by Mahila Arthik Vikas Mahamandal (MAVIM).
- The proportion of APL to BPL groups in urban area was about 1:1 with 23 (83 respondents) APL and 25 (89 respondents) BPL groups. In rural area the proportion of APL to BPL groups was about 3:2 with 22 (81 respondents) APL groups and 14 (47 respondents) BPL groups.

- Most of the groups- 69 (82.1 %) with 234 respondents had monthly meetings and 4(4.8 %) groups with 15 respondents had weekly meetings. Rest of the groups had either no meetings or they were not regular.
- Majority of the groups – 66 (78.6 %) with 169 respondents were charging 2 % per month as the rate of interest for internal loans and 9 (10.7 %) groups with 27 respondents were charging 1 % per month as the rate of interest for internal loans. Rest of the groups were not giving the internal loans at all with the fear of non repayment by the members. 75 (89.3 %) groups distributed internal loans ranging from Rs. 500 – 25000. 104(34.7%) respondents did not use the facility of internal loans.
- Majority of the respondents - 218 (72.7 %) repaid the internal loans regularly and for rest of the members actions like charging penalty or pressurisation, were taken for non repayment of loan.
- Majority of the respondents – 196(65.3%) have used the internal loan for various purposes like domestic needs, education of children, medical expenses etc. Some respondents – 51 (17%) had used it for income generating activities.
- 54 groups (64.3 %) with 185 respondents were involved in some or the other social and cultural activity but out of these, 14 (16.7%) groups with 51 respondents were attending just the Haldi-kumkum programme arranged by municipal council or gram panchayat. Adult education programmes were rarely conducted as group activity. Some groups attended their community programmes and Sakharwadi Sugar Mill Colony had Mahila Mandal which arranged the cultural programmes and the members residing there were attending those programmes. 30 groups (35.7%) with 115 respondents were not involved in any social activities, they were just collecting money. The social and political aspects of the SHG movement were not taken into consideration by those respondents.

- 16 (33.3%) groups with 54 respondents in urban area were involved in group income generating activity and 9 (25 %) groups with 34 respondents in rural area were involved in income generating activity. 5 groups from urban area and 2 from rural area had applied for bank linkage and were expecting the loan soon. The activities selected were farm based, off-farm based, production based, service based or trade based. But 4 of the groups from urban area were unsuccessful in their activities and became defunct.
- About 1/3rd of the respondents were benefitted by the bank linkage through groups and obtained working capital and business loans ranging from Rs. 15,000 to Rs. 5,00,000/-.
- 54 groups (64.3%) with 192 respondents received guidance, information and sometimes financial aid from different promoting institutions. The NGOs and MAVIM members were guiding the respondents in economic and social activities, health issues as well as education of their children. The anganwadi sevikas were familiar with each SHG member from the area of their anganwadi.
- The opinions of the respondents about the functioning of the SHG were :
 - 291(97%) felt that the financial transactions were transparent.
 - 261(87.7%) told that the loan proposals and repayment was discussed.
 - 225(75%) were of the opinion that the success stories of other SHGs were discussed.
 - 271(90.7%) respondents were united.
 - 186(62 %) respondents told that the members of their SHGs were changing due to financial reasons or mobility or differences of opinion.

7.2 – Socio-economic Background of the Respondents

- 211(70.3%) respondents belonged to middle age group (26-45 yrs) and were married. This shows that majority of the SHG respondents were from the active and productive age group.

- 243 (81 %) respondents belonged to Hindu religion, 46 (15.3%) were Buddhist and 10(3.3%) were Muslims. The groups had membership from all the castes like Brahmin, Maratha, Lohar, Vanjari, Kumbhar, Chambhar, Vadar, Mahar, Mang, Nav-Buddha etc.
- 164(54.7%) respondents were educated upto 10th std. 20(6.7%) took education upto graduation, 5 (1.7%) were post graduates and 13 (4.3 %) had taken professional courses. Positive trend in the educational field was observed.
- 205 (68.3 %) respondents had medium size of the family with 4 to 6 members. 148 (49.3 %) had children upto 2 and 125 (41.7 %) had children from 3 to 5. The effect of family planning scheme was reflected in many cases but still the gender biasness and passion for son was also observed more in rural area with 1 respondent having 7 daughters and the youngest son.
- In urban area 73(42.4 %) respondents were housewives and 48 (28.9%) were self employed. In rural area 73 (57 %) respondents were farmers or farm labourers and 31 (24.2 %) respondents were busy in more than one occupation. 22(17.1%) of the rural respondents were housewives. The problem of unemployment was more in urban area than rural as the respondents from rural area could get work as agricultural labourers more frequently.
- 204 (68 %) respondents were busy in income generating activities. Out of these 97 (32.3 %) earned in the range of Rs.1001- 3,000, 26 (8.7 %) earned less than Rs. 500 and 15 (5 %) earned above Rs. 5,001. This shows that women are trying to support their families with some or the other income generating activity.
- About 1/3rd respondents had family income above Rs. 10,000/- but 16 (5.3 %) had family income even less than Rs. 2,000/-, which shows that the members of poor as well as wealthy families were members of SHGs.

- 196 (65.3 %) respondents had their own semi pucca houses and 79 (26.3 %) had pucca houses indicating that majority of the respondents had their own houses.
- 114(38 %) respondents, mostly from rural area had agricultural land, out of which 93 (31 %) respondents had fully irrigated land as most of the study area was canal irrigated.
- 253 (84.3 %) respondents had their monthly expenditure within the limit of their monthly income. Only 43 (14.3 %) of the respondents needed loan for monthly expenditure and their needs were satisfied by the internal loans from the SHGs. Going to money lenders for paltry needs was almost stopped due to SHGs.

7.3 - Changes in the Financial Aspects

- 127 (42.3 %) respondents developed the habit of saving after joining the SHG. They were saving in bhishi, bank, post office or life insurance policies along with SHGs but 29(9.7 %) respondents were unable to save after their groups stopped functioning. Thus the habit of saving was inculcated in many respondents due to SHG.
- 46 (15.3 %) respondents learned to do the bank transactions independently after joining the SHG and 31 (10.3 %) of the respondents opened their own bank accounts after joining the SHG indicating that they are getting familiar with banks and banking transactions.
- About 80 % respondents had assets like house, electricity, LPG connection and television before and after joining the SHG.
- 50 - 60 % respondents had jewellery, mobile phone and tap water connections before and after joining the SHG.
- 99 (33 %) respondents could purchase some of the assets like mobile phone, sewing machine, vehicle, LPG gas etc. after joining the SHG indicating the improvement in their economic status.
- 119 (39.7 %) respondents had livestock before and after joining the SHG and 29 (9.7 %) had purchased the livestock after joining the SHG through

SHG bank linkage or from internal loans and started income generating activity like dairy farming or goatery to improve their income.

- 58 (19.3 %) respondents had either constructed new houses or had improved the old houses after joining the SHG which signifies the improvement in their financial condition.
- 17(5.7%) respondents had mortgaged their assets to money lenders before and after joining the SHG, to fulfill their financial urgent needs and 4 (1.3%) of them got the help from SHG for redeeming the assets mortgaged. This demonstrates that only marginal respondents are compelled to go to the money lenders.
- 50 % respondents were doing some income generating activity before and after joining the SHG and about 20% started some income generating activity newly after joining the SHG indicating that they got the inspiration to start some work and earn money through the SHG movement. The respondents were doing the activities like teachers, anganwadi sevika, tailoring business, farmers, farm labourers and other small scale businesses. 13 groups were cooking food either for anganwadi kids or for school students under “Supplementary Nutrition Programme’. Some rural respondents were unhappy with the readymade food provided to anganwadi kids as they said ‘the readymade food is normally not utilised by the kids but given to cattles, so only fresh food should be provided to anganwadi kids which can generate employment for SHGs.’
- 82 (27.3%) respondents were benefitted in their business with either financial assistance or any other type of help from SHG and made improvements in their business.
- 62(20.7%) respondents had taken the vocational training before joining the SHG and 49(16.3%) took it after joining the SHG. They had taken different types of training courses like dairy farming, goat rearing, tailoring, nursery, smokeless chulha, preparation of rope from choir, computer, beauty parlour, preparing different eatables, artificial jewellery, fashion designing, balwadi and library courses etc. About 2/3rd of these respondents did not take any

training and gave reasons like lack of training facilities, time, information and some were illiterates. This shows that the SHG members are not very enthusiastic about vocational training yet.

- 231 (77 %) respondents got inspiration for outdoor work from their families before and after joining the SHG indicating that the social barriers for women to move freely are reduced. They were going out for various activities like income generation, bank transactions and markets for enquiries of raw material and to sell their products. They are taking bank loans with subsidy, asking about the rate of interest and attending gram sabha to know about different government schemes after joining the SHG. Their courage and confidence level was raised.
- 129(43%) respondents had used the loan facility from other sources before and after joining the SHG out of which 110(36.7%) took loan after joining the SHG. Many of them had used it through SHG bank linkage and the BPL respondents received it with subsidy. 57 (19 %) respondents had used the loan facility twice and 2(0.7%) had used it for more than 5 times. They had received amounts from Rs. 5,000 to Rs. 25,000 and above each. 17(5.7%) respondents had used Swayam Krishi Sangam (SKS) Micro Finance or Asmita Micro Finance loans for their domestic needs. This shows that the SHG members are becoming more aware of bank facilities as well as other sources of finances and are using them for their economic benefits.
- 41(13.7%) respondents used local market for their products like milk or meat, 33(11 %) respondents used taluka market for their products like Sandge, papad, bags or purses, 10(3.3%) of the respondents used district market and 7(2.3%) of the respondents used state market. The respondents felt that there was no enough market available for their products due to competition. The members of SHGs need to be trained in marketing skills as very few respondents have reached the higher level of market.
- Around 1/3rd respondents had increased their monthly income ranging from Rs. 1001 to Rs. 3000 and above per month after joining the SHG with the

new income generating activities or from their family businesses with financial assistance from SHGs. Thus the movement has helped them to elevate their income.

- Two square meals were affordable to 259(86.3%) of the respondents before and after joining the SHG but for 39(13 %) of them it was affordable only after joining the SHG. This shows that the SHG movement had helped the poor respondents for improvement in their economic condition. Similar was the case with medical treatment – 201 (67 %) of the respondents used private hospitals and 94 (31.3%) used government hospitals before and after joining the SHG and some of them used both private and government hospitals whichever was available at the time of need. More than 20 % started using either of the medical facility after joining the SHG.
- 245(81.7%) respondents were bearing the school expenditure of their children but the college level education was expensive and some were doing it with difficulty and some used loan facility from different sources. 10 (3.3%) of the respondents expected freeships from government for higher studies of their children. 4 to 5 respondent's children were taking education in 'Ashram Shala'. Children of the respondents were taking higher education – 11 were doing Bachelor of Engineering, one was doing MBBS, 2 Ph.D., three were doing Diploma Engineering. One each was taking education in Architecture, B.Pharm, Hotel Management, 9 were taking education in Masters like M. Tech, M.VSc., MCA, M.Sc, MBA etc. About 20-25 children were studying for Bachelor's Degree like B.Sc, B.Com etc. Two were good players and were selected in government service. All these observations indicate that the society is realising the importance of education. The SHG movement is helping in increasing the social awareness with financial assistance for the education of children of the respondents.
- About 2/3rd respondents were satisfied with their financial status and the rest expected to improve their financial condition. Many housewives

wanted to do some home based activity and earn to support their families. 36 (12%) felt that their financial condition was poor.

All these observations about economic aspects of the respondents indicate that the hypothesis No.1 – The SHG movement is helping the women to become economically independent, is partly proved. The SHG members are leading towards economic empowerment which should further enhance.

7.4 - Changes in the Social Aspects

- 117 (39%) respondents participated in religious activities like Huldikumkum, poojas, Ganpati and Navratra festivals of the group, 134(44.7%) in social activities like Gram Swachata Abhiyan, Independence day and Republic day functions, Shramdan and Sankrant festival, 91(30.3%) in recreational activities like picnics and get-togethers and only 32(10.7%) in political activities like campaign, speeches and meetings with political leaders. 16 groups had travelled out of their town/village for either participation in exhibitions with stalls or melavas of SHGs or picnics. 125(41.7%) of the respondents did not participate in any other activity. The response of the respondents was multi-optional. This indicated increase in social awareness amongst the respondents.
- 272(90.7%) respondents participated in the group discussions and were able to express their opinions in public meetings. They discussed about their family matters and participated in independent decision making in the family and their opinions were honoured sometimes though not every time. They discussed family and financial matters with their spouses. Only 102(34 %) respondents discussed social matters and 85(28.3%) respondents political and other matters with their spouse. The SHG movement had not changed the picture much as most of the respondents were participating in all the above matters even before joining the SHG. The involvement of SHG members in social and political matters needs to be enhanced.
- No group had rotating executive as some members had no time, some were illiterate but some of the respondents did not get the opportunity to be the

office bearers. Rotating executives is an essential thing for smooth and proper functioning of SHG.

- 57 (19 %) respondents were addict of Mishree (burnt tobacco) and 4 (1.3 %) of tobacco and no respondent had stopped the use of mishree or tobacco after joining the SHG. 19(6.3%) of the respondents had to face the domestic violence like battering, mental torture and violence due to alcohol before and after joining the SHG. Some experienced mental torture by in-laws and one respondent suffered due to lack of issue. Some had to return to mother's house and some continued suffering. The strength of SHG could not help the affected respondents much to overcome the harassment. Only two respondents had increased confidence and daring to oppose the domestic violence after joining the SHG. It was a good indication that no respondent reported any type of violence at work place. Almost all of the respondents except 4 had friends from all castes and tribes and were helping each other along with other needy people. The feeling of togetherness was increased indicating social harmony and national integration.
- 268(89.3%) respondents were aware of family health and 255(85 %) about education of their children. Very few - 46(15.3 %) respondents had the knowledge of government schemes and 59(19.7%) were aware of social problems. About 3 % had changed their attitude positively towards government schemes and social problems after joining the SHG. The SHG facilitating agencies need to enhance their concentration for dissemination of the information about the government schemes and social problems.

The SHG members were participating in social activities and decision making process before as well as after joining the SHG. Very few respondents started it after joining the SHG indicating that hypothesis No.2 – The SHG movement brings positive social changes in women's lives is partly true.

7.5- Changes in the Political Aspects

- 232(77.3%) respondents casted their votes independently before and after joining the SHG. 8(2.7%) young respondents had not registered their names in the voters list. The remaining were casting their votes with either

spouse's, family's or leader's advice. This shows that majority of the respondents know the importance of their vote and are voting independently.

- 18(6 %) respondents were attached to some political party and 10(3.3%) of them had contested the election either local, municipal or zilla Parishad before joining the SHG. 3 (1%) respondents joined the political party and contested election after joining the SHG. As only marginal respondents participated in political activities or contested elections, indicates that they are still neutral towards political activities.
- 6(2%) of the elected members were in the office before joining the SHG and 3(1 %) of the elected members were in office before as well as after joining the SHG. Only 1(0.3%) of the respondent was elected after joining the SHG. Two of the elected respondents were 'ex-sarpanch' one in Gunaware and one in Sakharwadi. One was member of Education Committee in Zilla Parishad; one elected respondent from Phaltan was Vice-Chairperson in Phaltan Municipal Council. One respondent was President of Grahak Sanrakshak Samiti of Rashtravadi Congress for Satara district. This shows that they had leadership qualities or political background from the family before joining the SHG and after getting elected they started group formation for the empowerment of women.
- 58 (19.3%) respondents complained for civic amenities before joining the SHG and 43(14.3%) joined them after becoming the member of SHG which shows that alertness about their civil rights is increasing. They complained for low water supply, poor roads and sanitary facilities.
- 9(3%) respondents participated in '*morcha*' for social purposes. 18(6 %) respondents who were either anganwadi sevikas, nurses or teachers participated in strike and *morcha* for their different demands. 24 (8 %) respondents could meet the higher authorities before and after joining the SHG. These respondents were doing government service at different places. 49(16.3%) of the respondents could meet higher authorities after joining the SHG. They were meeting bank officers, nagar sevaks, gram sevaks,

Tehsildar and even Collector for getting subsidies, licence for ration shop and other local facilities without hesitation.

- Less than ½ of the respondents 117(39%) had the knowledge of legal rights for women either before or after joining the SHG.

It can be interpreted from all the data above that the SHG movement has neither changed the political views nor participation of women in politics. This partly disproves hypothesis No. 3 that the SHG movement brings positive political changes in women's lives.

7.6 - Overall Empowerment

- 283(94.3%) respondents felt empowered with reduction in shyness, increase in self confidence, realisation of inner qualities and shortcomings after joining the SHG.
- 224(74.7%) respondents were exposed to social problems and 219(73 %) experienced solidarity in the group and 250(83.3%) experienced changes in the views of male members of the family and society due to SHGs. Only 92(30.7%) got economic benefits of SHGs and only 38(12.7%) felt that political leadership came forward due to SHG movement.
- 126(42 %) respondents expected guidance to start and increase the business after joining the SHGs and 118(39.3%) joined the SHGs with the expectation of increase in their financial status. About 1/3rd of the total respondents succeeded in their motto, but rest of them were unable to get guidance and bank linkage. 21(7%) respondents were happy and satisfied with the availability of internal loan from SHGs and expected that it should continue to fulfil their domestic and other day to day needs. They have purchased assets for their family and progressed in their individual business with the help of internal loan from SHGs.
- Only 10(3.3%) members expected solidarity from SHGs and 2(0.7%) felt that they got freedom from money lenders.
- 164(54.7%) respondents of the APL groups felt that government should not discriminate between APL and BPL groups and give subsidies on bank loans and the loan at 4% interest rate for all women for their financial

upliftment. Other respondents had different expectations from government depending on their own needs and problems like getting gharkuls, regularisation of houses on government lands, freeships for college going children, getting full ration quota, providing sanitation facilities etc.

- Though the respondents have the feeling of overall empowerment, they have to cross a long path to get the versatile knowledge of several aspects concerned with their life like education, health, employment and legal issues. The above annotations prove the hypothesis No. 4 that the SHG movement helps to increase in solidarity amongst the SHG members and society. The respondents had the feeling of empowerment and satisfaction after joining the SHGs.
- No active federation of SHGs was found in the study area. No genuine list of BPL families was prepared by the government agencies. Issuing of BPL cards took a long time keeping the members away from the benefits of it.
- The women who had leadership qualities or were already in politics came forward to form the SHGs with their friends. Some NGOs and MAVIM also guided women to come together and form the groups. 12 groups were formed by the members themselves after getting information from other groups. Only 40 groups were involved in other activities than income generating activity and only few members were involved in politics. This shows that the awareness about all the objects of the SHG movement had not reached upto all the groups or all the respondents interviewed. They had the impression that collecting money and getting loans with subsidy was the only purpose of SHG. The officers from government agencies did arrange some training programmes but were not enough for awareness generation, accounts writing and book keeping and were in a hurry to link the groups especially BPL groups with the banks for completion of the targets.
- About 5-6 groups mainly from urban area complained about malpractices in obtaining the loan and about poor quality material, inferior goats, faulty vehicles etc., supplied to them by the Municipal Council. Such groups got

defunct without any financial, social or political empowerment. About 4-5 groups especially from rural area were unable to write the accounts and minutes of their meetings properly. Some persons in Gunaware and Sakharwadi were doing this job of book keeping by charging Rs. 30-50 per month per group, but the groups on *vastis*, far from the villages could not avail this facility also and as the book keeping was essential condition in grading of the groups for loan proposals, they could not get the loans and the groups were defunct. The banks also took a long time to sanction the loan proposals and many group members left the group due to delayed loan process. Sometimes internal loan was given to some member in the group or to some female member outside the group and such loans were not repaid. Normally the office bearers of the SHG were held responsible for such acts as sometimes they were taking the decisions without consulting all the other members. Two groups in Phaltan were closed due to such reasons.

- It was observed that in case of some SHGs an enthusiastic member convinced 10-12 women staying around to form a SHG. The other members just gave the amount to be saved per month without any meeting, discussions or involvement. The group leader might have created a rosy picture of bank loans and subsidies. In case of BPL groups the members received Rs. 1000 each from Municipal Council as working capital and bank linkage with the help of Municipal Officers with subsidy ranging from 25 % to 35%. In case of smooth running of the groups some income generating activity gets started with some additional income for the members. But in the problematic situation the members did not support the group leader who was considered the sole responsible person for the problems and such groups stopped functioning as there was no involvement of other members.
- The Municipal Council and Panchayat Samiti, Phaltan are arranging 'Melavas' of SHG members on International Women's Day, Savitribai Phule Birth Anniversary, health camps on World AIDS Day and Sankrant

Huldi Kumkum etc. Participation of respondents in such activities was more in urban area but less response was observed in rural area as several respondents were working as labourers and had no time to spare.

- Some group members asked for interest on their savings and with difference of opinions the SHGs got defunct but the groups formed by the NGO Pragat Shikshan Sanstha (PSS) distributed the interest on savings every year at 5 % p.a. on the anniversary day of the group. The group members were happy as the amount of interest went on increasing every year.
- 25 groups had income generating activity and totally 2/3rd of the respondents were involved in income generating activities individually or through the groups. Many respondents were not aware of vocational training courses conducted by Municipal Council or Panchayat Samiti.
- Staff in every bank was very inadequate and the researcher had to visit the banks several times to get the lists of SHGs as no bank had a separate list of SHG accounts. Many of the banks gave the files with account opening forms to the researcher and asked to find out the number of SHGs and prepare a list and give a copy of it to the bank. One bank manager was annoyed with the SHG scheme and felt that unnecessarily government has increased their headache.
- The SHG movement is functioning for about 20 years in India. Initially it was started on experimental basis in few South Indian States and presently it has reached all small or big states and every city, town and village including every *wadi*, *vasti*. Quantitatively the movement has spread more than what the NABARD and RBI had expected, but, qualitative improvements are far behind from expectations. If taken in its true spirit, the movement can really change the picture as it has already reached the grass roots.

If the theories of empowerment are taken into consideration with reference to the women in SHG under the study the following conclusions emerge:

In the indicators of empowerment at the level of the individual woman and her household, the women have participation in crucial decision-making processes; women are able to decide where the income they had earned will be channeled to, they have the feeling and expression of pride and value in their work, and increase in self-confidence and self-esteem.

John Snow International researchers, Sara Longwe and Hashmi have provided six domains of empowerment such as sense of self and vision of a future, mobility and visibility, economic security, status and decision-making power within the household, ability to interact effectively in the public sphere and participation on non-family groups. The women in the SHG under study have also achieved empowerment to a certain extent as per these indicators even before joining the SHGs and this process will be continued.

The DRDA data obtained shows that 102 SHGs (12.1 %) out of 845 SHGs formed under SGSY scheme were defunct. But the researcher observed that about 30% of the groups interviewed from both rural as well as urban area were defunct and 4 SHGs from Phaltan have not repaid the loan. This raises a question about the NABARD's claims of formation of more than 1 crore SHGs as no report talks about the defunct groups.

The data collected by the researcher showed that only about 20% of the respondents could start the income generating activity newly after joining the SHG and about 33 % could improve their monthly income. Hence majority of the respondents could not take the economic benefits of the SHG movement which is the prime motto of SHGs. The number of families that have crossed the poverty line in Phaltan Taluka till March 2013 are only 102 as per the DRDA data. Socially they were empowered with the changing social atmosphere even before joining the SHGs to some extent which has not changed much after joining the SHGs. Only marginal respondents participated in political activities both before as well as after joining the SHGs. No doubt the SHG movement has reached upto the grass root level but yet it has to empower the women fully in all spheres of life.

B) SUGGESTIONS

It was observed during the study that 2/3rd of the respondents were involved in some small or big income generating activity. The remaining respondents wanted some home based work and some respondents expected civic amenities. The government agencies, NGOs, banks and Self Help Groups can take the following initiatives for the improvement of SHG functioning.

7.7 - Government Agencies

- Reasons for groups getting defunct should be found out and should try to improve the mistakes.
- Training courses in book keeping should be made compulsory.
- The frequency of ‘melavas’ and ‘get-togethers’ need to be increased for more interaction within all the APL and BPL groups.
- Vocational training courses for off-farm activities should be encouraged and arranged at village level like nursery, vermi-compost, and food processing.
- Urban members should be trained in different skills like fashion designing, embroidery, bead work, jari work etc. which can be the home based income generating activity.
- Advertisements with flex boards and local newspapers should be made for maximum attendance in vocational trainings and ‘melavas’.
- The loan proposals for income generating activity should be sanctioned only when the group is mentally prepared to take up the activity.
- Subsidised raw material should be provided to SHGs for different activities and shop place should be provided for selling the SHG products of women entrepreneurs.
- Educational concessions for the children of SHG members in the form of bank loans at low interest rates should be arranged.
- Mediclaim and group life insurance of SHG members and their families will be beneficial to the members.
- Proper and realistic BPL list and issuing of BPL cards with numbers should be given to the families as early as possible.

- Information about all the government schemes for women and children should be disseminated and displayed at several public places.
- Computerised list of SHG members benefitted with working capital should be prepared to avoid the misuse by members joining several groups.
- APL groups should be given some sort of incentive in the form of subsidy, rate of interest or subsidised raw material.
- The SHG members should be heard in Gram Sabha and Municipal Council meetings, their opinions must be respected and action taken.
- Government should arrange to buy the SHG products at some fixed percentage of profit in the village/town itself and send it to big cities for sale (like Market Committee for agricultural products).
- Municipal Councils and Gram Panchayats should arrange competitions for SHG members like clean houses and surrounding, backyard gardens, healthy food items, healthy children etc. for improvement in cleanliness and health aspects.
- Informal education to adult members can help to change the views and start several activities for capacity building.
- The gramsevak and elected members of gram panchayats should be trained about implementation of government schemes for women and children.
- The government should make strict laws for loan recovery of bank linkages like Micro Finance companies to avoid misutilization of funds and SHGs getting defunct.
- The government should have some mechanism to stop SHG's getting cheated by bogus federations.

7.8 - Banks

- Bank officials should guide the members about accounts, bank linkages, repayment of loans, insurance and procedure for claim in problematic cases.

- Banks should prepare separate list of SHGs formed and linked under different schemes.
- Loan proposals should be appraised and sanctioned at the earliest to enhance the income generating activities of SHGs.
- Proper and continuous monitoring and follow up of the transactions should be done.

7.9 - Non Governmental Organisations (NGOs)

- More and more organisations and women activists should come forward to address urban and rural women about the benefits of SHGs.
- The facilitators/sahyoginis must visit every group at least once in a month to guide and audit the books of account and activities of SHGs.
- NGOs should form good federations to bring APL and BPL groups together for exchange of ideas, thoughts, and success stories and inspire the members for enterprises/business.
- They should arrange training courses for various income generating activities other than conventional activities like papad, sandge making etc.
- Social awakening camps about legal rights for women, health facilities, pulse polio, HIV/ AIDS, female foeticide etc. through processions, get-together, melavas and sammelans of SHG members should be arranged by NGOs.

7.10 - Self Help Groups

- Each member must be made aware of the concepts and objectives of SHGs for homogeneity of group and need for regular meetings and attendance.
- Each SHG should distribute the interest on savings per year for satisfaction of the members and to stop disputes and differences of opinion.
- Every SHG should have rotating office bearers to avoid malpractices and develop each member of SHG in book keeping and financial matters.

- SHGs should try for piece-rate jobs for their members from nearby companies like garments, soft toys, handicrafts and electronic items.

Implementation of all the above suggestions will benefit the SHG members and empower them in economic, social, political, legal and psychological aspects. Only then the objectives of SHG movement for overall development and empowerment of women will be fulfilled.