

Introduction

It has been mentioned earlier that, the present research is a policy-based research (mainly pertaining to the Policy of Women Empowerment 2001) and has endeavoured to analyze the benefit or effect of the target policy in the given context through evaluative and explorative manners. This type of research usually has a scope for making suggestions in favour of the better functioning of the respective policy (or policies). Therefore, it becomes necessary to give an outline of some basic suggestions related to this policy on the basis of the major findings of this research. The main goal of these policy suggestions is to seek a logical answer for a key question, i.e. what are the possible factors that are able to make successful implementation or use of the policy so that, it would enhance women empowerment. Before going for such suggestions, it would be necessary to go briefly through the major findings of this research and testing of the hypotheses taken in the same, as given below.

Major Findings of the Research and Testing of the Hypotheses

Critical analyses made in the earlier chapters through qualitative approach and quantitative processes like tabulation and statistical methods used, have helped to prove the hypotheses clearly. The following may be enumerated as the basic research findings:

- (1) It has been proved statistically that the performance or sustainability of the WSHG is directly related to the level of institutional support to the same.
- (2) The assumption that the sustainability of the WSHG increases in a proportionate way with the rise in the literacy level of and family support to the members, has been proved at statistically significant level. At the same time, poor sustainability has been observed with the WSHGs with very low literacy status.
- (3) The performance of a WSHG depends on its ethnic composition, i.e. ethnic backgrounds of its members. WSHGs constituted of more number of higher caste members are provided better support by the

PIAs and hence, have the opportunity to produce better results. This is substantially proved by transferring the overall performance of the four categories of WSHGs into quantitative results through scoring.

- (4) With the help of some indicators of social and economic empowerment, it is also proved quantitatively that, the nature of functioning of WSHGs puts direct impact on the empowerment level of their members. In this regard it has also revealed the truth that, WSHGs with more balanced participation of members coming from different ethnic backgrounds, makes the group work in a better manner. This is because such mixed WSHGs are certainly devoid of or have less ethnic prejudices and so, are more united.

On the basis of the findings revealed through the above-mentioned hypotheses that have been tested and proved methodically, provide the base for making the policy suggestions in this study. This also fulfills one of the objectives, i.e. to suggest policy measures with the aim to strengthen the activities of the sample WSHGs and in this way, not only to improve social and economic empowerment status of the members of these groups, but also to persuade a direct or indirect impact in their surrounding community. With this idea in view, the following suggestion may be put forward.

Policy Suggestions

The suggestions given below intend to reach the policy makers and the planners and other stakeholders who deal with women empowerment, especially empowerment of rural women through women self-help groups. These are enumerated with relevant logic and with some analytical approach.

Institutional Support, Training, Skill Development, etc.

The below mentioned are the policy suggestions that are based on the research findings related to the institutional support and the likewise provided to the study WSHGs.

- The present study has reflected analytically the role and importance of the support provided or supposed to be provided by different Government and non-Government institutions to WSHGs, starting from their right motivation, formation, activation and finally their sustenance based on proper functioning. It is clear now that, due to such essential role of institutional support, this is one of the major factors behind the difference found in the performance level of the sample WSHGs. As the support has varied, so has their performance output also.
- It is also evident that, the institutional support given to WSHGs varies as per the different ethnic composition of the latter. WSHGs that have more confidently dealt with the supporting institutions due to their higher social and economic standing, have enjoyed advantage over those WSHGs constituted exclusively of members of lower socio-economic strata like the ST and the SC WSHGs. This is mainly because the former WSHGs have had more exposure compared to the latter ones. This has obviously given them better opportunities to deal with the banks for micro credit requirements and other related financial transactions.

Whereas, less confidence and less exposure have inhibited the thinking process and the confidence level of the WSHGs with SC women and the tribal women. But finally it is actually the united activities of the women coming from different ethnic background make WSHGs function in the best manner. And this has been proved by the mixed WSHGs. Therefore, the Government policy of maintaining ethnic 'homogeneity' may not always be fruitful.

- As per the study situation, a large percentage of WSHGs (especially the ST and SC WSHGs) are observed of not receiving timely and proper information about the schedules and other details of their training. It is primarily the duty of the responsible institutions to make all these women aware of the same. At the same time, unwanted situation like irrelevant training is also being imparted.

This not only disappoints the trainee but also creates a lack of faith towards the related institution. At this they may not feel interested in the next training programme. This creates the communication gap that finally makes the target trainee suffer the loss. And more important point is that, the frequency of training is found to be very less in the study area.

- Though the State Government has initiated certain steps for the supply of micro credit, still there is a need for improvement in the system of timely and speedy flow of funds. For instance, the SGSY loan that is approved by the DRDA, requires some conditions to be fulfilled. In such case, due to faulty procedure a less suitable group might get selected instead of a group that is more suitable. Such fact is observed by the researcher.
- In Balangir, the banks have been found to be more interested in giving credit to the farmers in the form of agricultural loan rather than even approving for smaller loan amount to WSHGs. It shows that they still suffer from some doubts regarding the returning ability of these women groups, in spite of the Government keeps assuring them of the same. There are some real instances also in which, WSHGs have not cared for returning their first loan after using it for their personal consumption or have not utilized the Revolving Fund in the right manner. And after that the leaders and the members of such WSHGs did not bother even if their group became defunct. But such irregular errors need to be overlooked and handled tactfully.
- The interest rates of the local banks in Balangir, like Balangir District Central Cooperative Bank or D.C.C. Bank and Balangir Anchalika Grameen Bank or B.A.G.B. are usually somewhat higher compared to other nationalized banks of the area. These local banks need to make some reconsideration of their interest rates, at least for the sake of the rural WSHGs that mostly comprise of very poor women.
- As per the study, very few banks are found to have taken some initiatives for giving brief training on some IGAs in the villages before

approving micro-credit to WSHGs. This is very much necessary especially in the rural perspective where women have less idea or knowledge on long-term IGAs that would be suitable in their context.

- For the proper and timely utilization of the micro-credit, WSHGs require to be more and more encouraged for micro-enterprises. Obviously this needs suitable and sufficient training by the professional trainers.
- Most of the trainings conducted so far have involved the WSHG leaders only. But in most of the cases these leaders have failed to pass on these training based knowledge and information to rest of the members of the group. In such case, follow up of trainings (which is very much lacking in Balangir) would not give scope for that type of discontinuity.
- As the district of Balangir is a dry land, drought prone and provided with less irrigation facility, therefore, the rural women of this place could be trained in cropping that requires less watering. WORLP has been very much successful in cultivating a variety of sweet potato with sufficient yield. And this experiment has been proved successful to many BPL families who previously used to survive on petty wage labour. The agricultural section of the banks should also take this issue as a serious concern as a part of their support to the rural perspective.
- The Governments departments need to take special care for alerting rural women against fake organizations and their fraudulent intentions of cheating these women. Serious steps are necessary as such harmful attempts often put the women with losing their hard earned money in the trap of false promises. This is especially essential as more than 90 percent of SHGs in the area are WSHGs and at the same time are found to have less exposure and are more vulnerable in comparison to their male counterparts.
- The monitoring and regular follow-up system of the PIAs are very poor. Their primary and main concern lies with the formation and

increasing number of these groups only. The frequency and the extent as well as the matter of training for capacity building, especially of the Government departments are not at all satisfactory. It is high time that these agencies are supposed to streamline the whole process with adequate support.

- The training for relevant and context specific marketing strategies and facilitation for marketing are almost absent. This is a major loophole in implementation of the economic programmes having relation to the economic improvement for the marginalized women. DRDA and other departments and other supporting organizations should give an emphasis on this problem.
- There is also good scope for forest produce like bamboo, broom sticks, sāl leaves, bamboo shoots, etc. Either cultivated with planning in the farmland or collected from the forests, this can increase the chance not only of improving the income level of the local tribal women members of the WSHGs, but also support their traditional means of livelihood. As in Balangir there is fast depletion of forested areas, hence necessary steps are expected from the respective authorities, the social activists and the civil society as a whole to check this trend.
- Community resource management has become a need of the hour for this area, as destruction of the forests is mentioned above as one of its main reasons. Several institutions including that of the Government should initiate awareness programmes with participatory approach and in this case, WSHGs can nicely be motivated as potential vehicles to carry out this purpose. This can be started with launching pilot projects in the study area. Here it would be relevant to mention that, although Balangir is a rich source of medicinal herbs, but due to lack awareness and training the WSHGs hardly use its scope for IGAs (Plate-10).

- Technology training and training on different context specific IGAs are found to be very much lacking in the study area and those deserve immediate attention of the PIAs.
- It would be good for different PIAs to go for consultancy services from each other at the local basis through institutional mechanisms, or even invite other experts from outside for getting better inputs that may enable them for quality work and timely services.

Suggestions on the Family Support

As per the research outcome, majority of the study WSHGs have obtained support from their respective families, more or less. So, family support is one of the key factors for the performance of these WSHGs, especially as several WSHGs are found to be sustaining on the support and cooperation they get from their families. It is also observed that, literacy status of the family members acts as a positive force for motivating a WSHG member. The obvious logic is that, more education means more exposure and hence, inclusion of broader thinking process. Hence, it needs to be seen that the literacy status of a member should be passed on, and have a positive effect, on her family members also. This is because a family acts as the basic source of inspiration for a woman and also as the most vital purpose and goal behind all her activities as well.

Suggestions Related to Literacy and Women Empowerment

Through all ages education has always been accepted as a very crucial force for all kinds of human development. Unfortunately this necessary element for up gradation of human resource, has hardly any importance in the programmes and activities that take place in this area. This is despite with the clear evidence that, many of the WSHGs suffer due to poor literacy or total illiteracy of the members.

- Many of the sample WSHGs are found deprived of taking the advantage of the simple literatures that are printed to guide these women with simple instructions on WSHGs. This does not mean that they lack any potential. Due to difficult situation in their lives, they

hardly had got any opportunity for going to school. Such deficiency has of course caused many problems in their lives of which, even they themselves are not well aware of. The light of literacy would certainly enhance the necessary skills they require to improve their WSHG activities and the quality of their lives equally. The PIAs must take practical steps in this direction. Adult literacy programme can be launched at the village level and women can be encouraged to take part within the time set according to their own convenience.

- It is also not desirable that all initiatives for literacy drive should be confined to the PIAs only. The continuity should certainly be carried on by the interest of the women themselves. The researcher has often faced this remark from the women that, ‘At this age (of womanhood) nothing more can be started afresh and so, what to do with education and learning again?’ This points out the lack of confidence in these women and the PIAs need just to initiate ‘awakening’ these women. If that could be done in the right manner, the rest can be carried on by the women themselves.
- While interacting with the village women, starting right from motivation for WSHG formation and continuing with providing support to them, reading-writing and learning needs to be included as an inseparable and compulsory part of their group activities including their meetings.
- Literacy should not only be confined to formal and informal general learning only. Like just picking up the alphabets and numerals. There are other necessary knowledge that should also be included. Legal and political literacy is one of such knowledge that should become a vital part of their lives. This is more important in case of the sample WSHGs whose knowledge of legal provisions is very poor.
- Suitable capacity building skills, public speaking skill, community organization, communicating through writing wherever and whenever necessary – are to be imparted by the PIAs to enhance the leadership capability of the WSHGs.

Suggestions on Ethnic Discriminations and Its Impact on Women Empowerment

The strong caste-based feelings are quite prominent in the socio-cultural environment of Balangir. Several SC communities are still viewed as 'prohibitory' and amongst them the Gāndā is even more secluded as the 'untouchable' caste. This invites obstacles in maintaining unity among the women and following steps could be taken.

- Owing to such situation, rural women are very much selective in considering about women of which caste to be included and which to be excluded while formation of WSHGs. This naturally creates an atmosphere of discrimination and division and cannot be healthy for proper functioning of the same. Therefore, the Government guidelines that encourage homogeneity of the WSHG members, should not be misinterpreted for merely caste-based homogeneity and wherever necessary, should be avoided cautiously.
- To eradicate caste-based negative feelings, it requires to change the thinking process of the members of society in a steady and gradual manner. As it is not possible overnight, so the process should be started without further delay. Different organizations and other players of the development sector should set certain long-term strategies to spread the message of unity and equal respect for all irrespective of ethnic differences. This message could gradually reach the leaders of the WSHGs working in the remote villages and would one day certainly change the scenario. But the process has to be started.
- The information would be incomplete if the negative feelings of some of the Government staff remains unmentioned here. It has been the direct experience of the researcher how much it damages the work ethics of such workers and finally does worse to the target women who are supposed to be guided and helped by the former. This certainly needs serious attention of the higher authorities.

Concluding Remarks

Apart from the above-mentioned suggestions, last but not the least proposal would be building a simple framework that could include multi-dimensional aspects of empowerment and at the same careful initiatives to be taken to ensure that it applies across all socio-cultural and socio-economic segments of society. For academicians and researchers it would be quite challenging to change the perceptions that act as barriers in the path of women empowerment, especially for the women of rural perspectives. However, there should be persistent effort in this direction.