

## **Chapter-6**

# **The Findings Suggestions and Conclusion**

### **6.1 Findings**

The self-help groups (SHGs) have been recognized to improve poverty level and women empowerment in the country. The women empowerment aims at recognizing their individualities, authority and potentiality in all spheres of lives in the society. But the real empowerment is promising only when a woman has enlarged access to financial resources, more self-confidence and self-motivation, more fortés, more acknowledgment and participates in the family issues, in society issues and more contribution through involvement. It is a regular and consistent process, but women should shape their mindset for taking supplementary efforts enthusiastically for their overall development and increased their social and economic empowerment in the society. SHGs have the prospective to have an impression on women empowerment through various programs.

The self-help group impression has been suggested along the rural and semi urban women to increase their living conditions in family and in the society. The concept of SHG also appropriate to men in our country, it has been more successful only among women at present time. To decrease poverty by enabling the poor household to access gainful self-employment and skilled wage employment opportunities in surrounding areas, resulting in considerable enhancement in their living standard style on a supportable basis, through building solid grass-root organizations of the poor, the main purpose of the most of the self-help groups are provide employment schemes to the members. The SHGs have been presentation the way forward to ease the poverty of India along with women empowerment.

After analyzing the primary data it is found that 47.50 percent respondents are below age of 25 years, it show that women are more active to improve future in compare to their mother or other women members in the family. Only 27.5% respondents are uneducated and 32.5 percent women done their primary education. Almost 50 percent women are married. The family size of the respondents is having 1 to 8 members. According to data, 67 percent women have 3-5 members in the family. Almost 63 percent members support in child education to make children future more bright then own future. Almost 65 percent members join the self-help groups for

social and economic status. Only 15 percent members join the SHGs for getting loan for business.

After joining the self-help groups the monthly income and saving increased with a good level. Only 40 percent women have got the loan once or twice from SHGs or with the help of self-help groups. Majority of the respondents i.e. 57 percent women said that their political knowledge had been improved after joining SHGs. NGOs Representatives motive to join the self-help groups and provide information about SHGs with compare to other medium. SHG group members monitor the SHGs activities and programs at various levels. Cleanliness, family planning, sincerity in savings & attendance and family problems are discussed in meeting. The suggestion by SHGs members are sanction subsidy on loans, provide technical training, plan more self-employment programs, provide training program and provide orientation programs.

The present study demonstrate that the main objective for joining SHG is not to get just loan but also want to growth their social and economic status in the society and in the family also. After joining the self-help group the women are economically and socially empowered and feel satisfaction by them self. This empowerment ability cannot be converted or delivered it must be self-generated, such that it empowers those who are empowered to take control over their lives by own. As mentioned earlier the empowerment is a process of wakefulness and ability building leading to greater contribution, to greater decision making power and control. The micro credit program is an element that should redirect in the policies and plans oriented towards women's empowerment in the society to develop women's agency on social political & economic levels.

## **6.2 Suggestions**

Considering the findings of this study, the following suggestions are prescribed.

- Self Help Group is powerful tool to enrich the savings activities and poverty alleviation for women in rural area of Raigad district. The government must uplift the women through Self-help Group programs.
- More schemes can be introduced by the government and it has not be communicated and advertised proper way to reach the Self Help Groups. So the Non-Government Organizations and other support agencies to deals with Self Help Group with periodical intervals. In the aspects, Self Help Group members more satisfied and benefited.

- Policies must be planned to improve the economic prospects of different regions should include programmes to growth the numbers of women and girls in education sector of the society.
- The policies must be designed to increase the numbers of women and girls in education system, should consider three domains to empower women in the society: through social norms and values on gender, through institutions and through the equitable distribution of educational resources.
- Provide adequate training program on management skills to the women community in study area and other region of country. Professional training must to be extended to the women community of rural areas of the country, so that they understand the production process and production management. Skill development programs should be conducted in women's polytechnics and industrial training institutes. Skills should be put to work in training-cum-production workshops. After getting skilled training in particular area, they can start working in that particular field.
- Training on professional skills and leadership skill should be extended to women entrepreneurs in the Raigad district for women empowerment. Training and counseling sessions should be held on a large scale for existing women entrepreneurs. The counseling persons must be from NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs for motivation.
- The activities in which women are trained should focus on their marketability and viability in the local market, so women can take advantage of this after completing their training in particular area. Government should make provisions for providing marketing and sales assistance to the women entrepreneurs in the local and outside markets. District Industries Centers and Single Window Agencies should make use of assisting women in their trade and business guidance.
- The women's participation in decision-making should be encouraged by training programs. Training in entrepreneurial attitudes should start at the high school level through with well-designed courses elements, which will help the women to build up confidence in her. The Government should introduce more schemes to encourage women entrepreneurs to engage in small scale and large-scale business ventures in the society.

Non-Governmental Organizations should be engaged in women entrepreneurial training programs and counseling for their empowerment issue.

- About 20% of self-help groups had no place to conduct meetings. They conducted meeting either on the village roads, temple, under the village trees, in village school and in other public places. These calls for strengthening village arrangement in terms of providing at least one room community halls where these groups can meet & transact their business time to time.
- Only 35% of the sample SHGs described following the practice of rotation or election of leaders. Low leadership rotation may lead to major difficulties & causation of moral hazards. Therefore, it has to be ensured that leadership rotation or election of leaders is strictly to be practiced for future sustainability of the group. Change of leader is must for sharing the responsibilities by all members.
- The office bearers managing the group should be given financial benefits which will enable them to be more complicated in the activities of the self-help group.
- The rate of illiteracy can be further reduced through the existing programmes. Formal education will focus on critical issues needed for functional literacy should be imparted to the women groups so that they can manage their group affairs independently.
- In several cases, banker shows fewer attitudes in promoting SHGs in rural area of Raigad district of Maharashtra state. Sometimes, they point reasons like shortage of staff, time, fund etc. just to avoid dealing with SHG promotion activities. Training for ability building and to change their attitude should be thrust upon bankers for strengthening SHGs promoted by bankers.
- NGOs are linked in one way for SHGs. NGOs on an experimental basis should challenge gradual withdrawal and see whether the groups are able to function and transact their day to day operations independently in self-help group.
- The study observed that few self-help groups have exploited their services for various development works in their village for rural women in the society. Efforts should be directed for the SHGs because these SHGs of the villages may be supplementary successfully in all developmental works such as infrastructure development, construction

of schools, roads, buildings, hospitals, water management and other various activities for human welfare in the society.

- Do marketing of new circulation may involve training or community development skills in the women. There is requirement to grow training package for entrepreneurship development to enable women as successful business managers in the society. In this task NGOs, Panchayats, maybe enhanced to impart training skill improvement & technical knowledge for women.
- In order to strength the women empowerment, female literacy has to be promoted Rotation of responsibility has to be made compulsory, so that it will lead to women's empowerment.
- None of the voluntary agencies was found to be creation of efforts to develop a second line leadership. It was observed that a few women were controlling the show from year to year. The group leader instructs the entire team members to control the groups and maintain accounting and other records of the self-help groups on day to day basis. It may lead to unbalanced empowerment of women and not empowerment of women in the full sense.
- It is suggested that the Non-Government Organizations should be prevented from interfering with Self Help Groups movement. Steps should be taken to keep them as voluntary organizations and they should not be allowed to use extraneous influences. Since majority of women are ignorant of legal rights, legal literacy classes should be organized to enhance their awareness about various activities of the SHG.
- In many Self Help Groups, only one person is managing the offices as group secretary for long time. So, rotation of the group's secretary is necessary for equitable exposure to the banking transaction.

### **6.3 Conclusion**

The women's social and economic conditions in the society are changing and they are evolving as self-reliant, self-independent, micro entrepreneur, and decision makers in their house and in the society issues. The women from Raigad district are feeling women empowerment.

Their house hold income is increasing in multi-fold and there is a significant change in their superiority of life. The credit goes to forming of Self Help Groups that has participation of about 10-12 rural women, primarily of the same village and surrounding. Rural women have always proved their mettle and strength in every sphere of life. May it be house-hold work, agriculture, handicrafts, tailoring, traditional crafts or liberal arts, rural women of India have always been in front and have even dominated the global fashion industry with their traditional art and skills. The efforts of the SHG are commendable and are for the sustainable development of the society. Moreover, they are continuing their efforts by taking more programs on health, cleanliness and education. These programs are setting up an illustration for the other corporate of the country to put forward their foot in the transformation of the Indian rural society, especially the women.

♦The members of SHG learning from the past experiences are walking through the present are marching ahead for a bright future. The major findings in the present study is to justify the superior role played by the SHGs in increasing women empowerment in the society of Raigad district, by building them financially strong, as well as it helped them to save amount of money and invest it further development of the family.

♦It is also found that the SHGs formed confidence for social, economic self-reliance among in the members in villages. It develops the alertness programmes and schemes, loan policies and many more time to time. The social life also enhanced after joining the self-help groups.

♦The micro-credit programs are well-recognized in the world over, as an active tool for poverty alleviation and improving socio economic status of rural poor women's of the society in the present study. The micro-credit is making advancement in its determination for plummeting poverty and enhanced empowering of women in the present study. This analysis indicates that the system of SHG provide facilities to its members to improve their financial position and also increase income level of the family. Thus, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor women for their consolidation in the present study. Finally it is detected that micro credit program of banks and SHG actions are truly empowering the participating women.

♦India is the country where a cooperative model between banks, NGOs, MFIs and Women's organizations is extremely advanced. Therefore it serves as a good starting point to look at, what we know about 'Best Practice' in relation to micro-finance for women's empowerment in the country and how diverse institutions can work together for women empowerment.

♦It is clear that gender policies in micro finance need to look beyond just increasing women's access to savings and credit and organizing self-help groups to look strategically at how programmes can actively promote gender equality and increase women's empowerment in the society. There have been reports of women's self-help groups serving a social audit, function and, in one instance, exposing corruption in the supply of pipes and ordering replacements.

♦SHGs have failed to cater entrepreneurship among the respondents in Raigad. SHGs have mixed response upon the women members. Despite social and economic barriers there are a number of promising women entrepreneurs groomed by SHGs in Raigad district, where SHGs can work more effectively. However, constant watch, monitoring and dissemination of skills, knowledge among the women –folk in a systematic way with linkages with different rural institutions will usher in new hope in rural areas.

♦The rural background women play an important role in the domestic and socio-economic life of the society. Socio-economic empowerment has been measured instrumental for comprehensive development of a woman in the family and society. Women's empowerment is clearly crucial for raising their socio economic status in the society as well as in the family also. Recently women's empowerment has attained an important place in government policy of the country, nongovernmental advocacy & academic research and other organizations.

♦In the present study, it is indicated that more than 85% of the rural women are unskilled, containing them to low paid occupations because of lack of information and social status in the society. Women have less control over land and other productive assets of the family, which excludes them from access to credit. The micro finance involvements are well recognized as an operative tool for poverty alleviation & enlightening socioeconomic status of the rural women in

the society. In India the micro finance is making progress in effort for reducing poverty and empowering rural women. Self-help groups play an important role in the socio-economic empowerment of women and in income generating activities for these women in the present study.

♦The present study endeavors to regulate whether and to what extent SHGs has an impact on the overall empowerment of rural women in the Raigad district of Maharashtra. An attempt has been made in the chapter to incorporate the summaries, conclusions & suggestions that have been arrived at in the course of this study.

♦During the field interactions it was found that government officials do not properly monitor or evaluate the activities of the self-help groups. They only visit or monitor very few times. Uninterested attitudes of the government officers arise to the fore as de-motivating factor in actual functioning of the groups in the present study.

♦Some self-help groups are molded only with the probability for the subsidy provisioned under the SGSY scheme, but once the benefits of subsidies are derived, members of self-help group do not focus on the plan the sustainability part of that one. It has also looked that most of the group members lack managerial and operation skills to run the activities. The gap in skill achievement and outcomes in some forms is supposedly because of lack of guarantee support and guidance to start an activity with the help of self-help group. It can be expected that non appearance of voluntary or non-governmental organizations and other promoting institutions in the study locality also action as limiting factor to encourage the members for effective group activities.

♦The levels of short coming or problems continue to develop the expected level of outcome, SHG events have opened up choices for women and changes are detected in the present study.

♦ Focused efforts from the representatives of the State and society are mandatory for selection of the beneficiaries to sustain the motivations in various forms of work. The motivations of people often get dampen because of lack of loyal structure and facilities for

orientation and training as well as put the products at the remunerative markets. Enthusiasm in the collective activities on social issues is expected only after fulfillment of expected level of outcomes at personal front.