

EMPOWERMENT: WOMEN'S SELF HELP GROUPS IN RURAL AND SEMI-RURAL GOA

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by

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CHAPTER 7

CONCLUSION AND LIMITATIONS

7.1 Conclusion

It is observed that SHG's strengthen the representation of a woman's role in different spheres namely as group members, individual and group decision-makers and active beneficiaries in the social, economic and cultural domains of her life in a democracy (Husain *et al.*, 2014). SHGs empower poor women to save money and use it to create savings, confidence and self-reliance, and greater access and gain the control over resource (Mahmud *et al.*, 2012). Such small groups also allow women to find some platform to participate and solve any kind of problem they encounter. My study was conducted in the state of Goa with the women who were located in rural and semi-rural areas. I believe that in urban areas, women do have access to credit as they receive foreign remittances as many family members are working out of India. Women in non-urban areas need assistance to break away from the cruel cycle of deprivation and poverty. The only way forward is for these women to become a part of SHG's. It has also become very important to sensitize and bring in gender equality in the society. Empowering women is a way in which we can bring in many changes among the women and increase their morale. Self Help Group is one way to bring about this empowerment among women. In terms of empowering women Government is trying its best to bring in this concept of Self-Help Group and encourage more and more women to be a part of the program so that they feel empowered and the objective of treating all the people of the society equally is met. This study carried out in Goa is another example which empirically prove that enrolling in the Self-Help groups brings in economic, social and psychological well-being of women by empowering them in all the ways possible.

The study explicitly brings in the evidence that material changes were observed among the women with different family income and earning group and enrolled to SHG's. This being a clear argument that material changes which empowers women in terms of accessibility to finance is empirically proved and hence we can conclude that SHG's do bring a lot of difference among women in terms of building their confidence in terms of financial accessibility. Coming to the point of cognitive changes observed, it is evident from the findings that people who belonged to SHG's had some cognitive

changes in terms of how their thinking ability and confidence seemed to have improved than people who did not enroll to the SHG's. Thus, we can conclude that as a part of cognitive empowerment, SHG's played a significant role. Moving on to the perceptual changes, SHG's brought in perceptual changes in terms of how, women with different family income showed difference in terms of the way they think and orient. We can also conclude that SHG's also contributed in bringing relational changes among women in terms of the respect and the way they are treated at home and outside in community program. This again proves that enrolling to SHG's brought in the empowerment in terms of relational changes among women. Hence this study is yet another example which empirically proves and explains the role of SHG's to bring in empowerment among women.

7.2 Limitations

Even though this study was taken up after a lot of analytical planning, the following are the limitations. Firstly, it was a cross sectional study and not a longitudinal study. The changes observed in the women group in terms of material, perceptual, relational and cognitive and leading to the formation of empowerment should have been over a period of long-time frame to observe significant changes rather than at one point of time. Secondly, the area of study covered all 12 talukas in Goa but was restricted only to semi-rural or rural parts of Goa and therefore these findings may not be applicable to urban areas in Goa. Thirdly, the questionnaire was translated into the local language and some questions may not be able to capture the desired emphasis. Lastly, questionnaire could have been administered to more number of non-members of SHG's.

7.3 Scope for Further Research

As my current study focuses on SHG's in semi-rural and rural Goa, a comparison can be made between urban and rural areas. In addition, comparisons can be made between various registered agencies to check the SHG empowerment levels. Further research can also adopt the same study using a longitudinal approach. Also, further studies can focus on comparing SHG's between various states. Lastly, research can be focused on the specific influence of micro-finance on women empowerment in SHG's.