

FINDINGS AND SUGGESTIONS

Present chapter is devoted to major findings, suggestions and implications of the present research work for further research. The research has been conducted for analyzing the impact of women Self Help Groups (SHGs) in Varanasi district of eastern Uttar Pradesh. The study mainly focused on various SHGs formed by three different organizations including Government SHGs formed under National Rural livelihood Mission Plan (NRLM) as well as Non-Government Organization (NGOs) namely Lok Chetna Samiti (LCS) and World Literacy of Canada (WLC). The detailed analysis is based on Through the field observations, analysis and interpretation major findings and recommendations can be broadly categorized into following heads.

- 1. Economic:** Economic independence of the SHGs women ensured their participation in the decision making process, enhance their socio-cultural and psychological mindset, beliefs, values and valuable attitudes that contributes in many ways for betterment for women in society. In economic heads major findings are as follows:
 1. Women's income and occupation structure significantly influence the standard of living and empowerment level of SHGs women in the study area. Majority of women are benefited by SHGs which have helped them to uplift their socio-economic status. Although the income level is not very high however, shows its visible impact on women this may be considered as a major economic support for poor women. It provides facilities to open shops such as *kirana* shop, vegetable shop, bangle shop, pickle making, *papad* making etc. at their reach of residence. Through those initiatives vulnerable sections of women get become economically empowered. Study also reveals that 59.7 per cent women are workers and out of them, 99.00 per cent employed in unorganized sector. It narrates the poor economic status of women of unorganized sector they are facing many problems like lack of fixed working hours and inappropriate salary.
 2. Field study reveals that monthly earning of SHGs women confined at lower level. It categories can be mentioned as: INR 1000 monthly (47 per cent), INR 1001-

3000 (47 per cent) and INR 3001-5000 (only 4 per cent) monthly. These patterns of low earning constitute pitiable condition of SHGs women. In spite of spending their 8-10 hours daily in economic activities these women are not getting the minimum wage as per norms of GoI i.e. (unskilled sector- 368 INR/ day, semi-skilled sector- 407 INR/day and Skilled sector- 447 INR/day). The field observations of SHGs in study area show the poor conditions of the SHGs women. The income patterns of SHGs women reveal the ground realities of SHGs women which are observed that 93 per cent of SHGs women have earned below INR 1000 per month. This pattern explained sustainability about the economic conditions of study area. Only 7 per cent women earned more than 3000 INR monthly.

3. Field survey shows that most of the loan (41.2 per cent) has taken by SHGs women for their medical expenses and it explain the poor conditions of health care facilities, improper hygiene sanitation facilities in the district.
4. The SHGs positively affected for economic betterment to concerned members. Data reveals that before joining the group women's decision making capacity mainly concentrated on the day to day household activities like cooking, purchasing clothes etc. but after joining SHGs women get economic support from the group. The process of economic independence increases space for household decision making dynamics that make possible for extending concern of members for their children's education, family planning and children's marriage etc.
5. SHGs as group provide economic support to their family. Study reveals that after getting loan from the group 41.2 per cent women had used that amount for medical purposes, 18.3 per cent women had helped in daughter's or son's marriage, 13.7 per cent women used their money in constructing their houses, 9.8 per cent women started small scale business in the form of small shops in their houses, 8.8 per cent women used this in other works such as helped their husband in their business, purchase sewing machine for their daughters and daughter in law etc. and 8.2 per cent women had utilized their loan for children's education. In this way through the SHGs women are getting economic support in terms of credit and became economically and socially empowered.

2. **Social:** The social impact of SHGs can be considered as women's participation in social front. These are improvement in level of their Quality of Life (QOL), health status, education status, decision making capacity and enhancing their influence in household decisions. The social impact of SHGs can be considered as women's participation in society. Study reveals that in the study area Self Help Groups have also helped women to establish a common participatory platform to solve their problems. This would lead to a potential to women empowerment and enhancing the leadership qualities among these deprived women.
1. Through field observation it establishes that the group activities have impacted in a bigger way on the process of economic betterment of SHGs women. Only 9 per cent SHGs women engaged in various group activities (lunch making, tent business and bee-keeping) and have been enjoyed the fruits of these activities.
2. Field observations reflect about the level of prosperity through the efforts of SHGs group activities in study area. The blocks like Varanasi city (52.17) and Pindra (18.11) considered more prosperous than the other blocks that achieved their prosperity through efforts of SHGs.
3. Study reveals that in the district about 50 per cent women belong from the OBCs and 44 per cent women belong from SCs categories while 6 per cent women are from general group and only 0.6 per cent women are STs. They are very poor do not have toilet facilities, lightening, sanitation and proper drinking water facilities.
4. Education status of SHGs women shows that they are either illiterate or educationally backward. Majority of women are illiterates i.e. 45 per cent and the level of education of literate women reveals that 31 per cent are educated at the primary level followed by secondary level (20 per cent) and only 2 per cent women qualified at the graduate. They need proper training and education opportunities for their social development.
5. Most of the beneficiaries belonged to the age group of 31-50 years i.e. 68 per cent. These women are highly active and free to spend time for group meetings and other group related activities. While about 26 per cent women belong to the younger age group i.e. 20-30 and only 6 per cent women belong to the older age

group i.e. >51 years. The younger women are engaged in household work and taking care of their children and elders so they did not give more time to the groups but they regularly attend the group meeting. Interestingly the older women are also actively attending the group meeting and participating in the group activities.

6. After joining the SHGs, many women realized the importance of education and thereby encouraged child education and adult education. Now they are providing proper medical care facilities to themselves, their children and family members, providing institutional child delivery facilities and proper pre and post maternity care to their daughter and daughter in law.
 7. The level of household prosperity of sample SHGs women highest in Varanasi city because here the WLC SHGs had started various group level activities which increased their income and further enhanced various household level amenities. On this account, Pindra block reveals moderate prosperity due group activity i.e. bee keeping business performed by the SHGs. It shows the better functioning of SHGs in the form of group activities. The WLC SHGs are mainly concerned about the SHGs women and their development while in LCS NGOs multiple activities initiated for providing platform to members, and encouraged to minimize socio-cultural constraints in study area.
- 3. Organizational:** Participatory approaches of the SHGs have developed the self-confidence, competence and managerial capacity among the women. Among the group women had learnt about group bonding and support each other at their adverse situation financially as well as emotionally. The mutual co-ordination of SHGs women also helps in tackling personal and group level problems. The major findings about organizational behavior can be listed as follows:
1. The field observation shows that the role of Suvidhadata is a factor which enhances the activities of Government SHGs in a better way. The removal of this post creates problem in proper functioning of SHGs i.e., organization of group, conduction of regular group meetings, proper functioning, and participation in group activities etc.

2. At micro level there are conflict between local elected bodies of Panchayat and SHGs. It observes that 67.00 per cent of the SHGs women had complained that local bodies of Panchayat have been created problems for smooth functioning of the SHGs.
3. Functioning of SHGs in a democratic manner is also a major quality of SHGs. In every SHGs three posts are appointed by the mutual concern of group members namely president, secretary and treasurer and these posts are rotating among all the group members. This would enhance the leadership quality, make them responsible, group solidarity, mutual support and develops transparency among the SHGs women.
4. Study also reveals that among some groups women has started group based activities that has improved the economic status of women. In this way the group could be considered as an alternate model of financial intermediary for the rural marginalized sections of the society particularly women. 9 per cent SHGs women are involved in group activities. These are lunch making, tent business and bee-keeping business. These have enhanced their level of income and prosperity.
4. **Empowerment:** The SHG women are empowered both in internal as well as external domains. At the internal domain, self-development, skill development, high attendance in the group meetings, maintenance of proper record keeping and procedural records takes place while the external domains includes women's participation in decision making process, and their participation in group level activities. The economic independence influences the decision making capacity of an individual which leads towards the development of leadership quality among the SHGs women. In this context, SHGs has ensured the participation of its members in the decision making process, enhance their socio-cultural and psychological mindset, beliefs, values and attitudes of social behavior towards women. It creates sensitivity among the family members about women that they should be considered as productive assets and helping hands for development of family.
1. In the study are major constraints for women empowerment may be categorized as: illiteracy (91.5 per cent), poverty (87.8 per cent), unemployment (86.5 per

cent) and unawareness (60.6 per cent). In the study area 80.0 per cent of SHGs women were unaware of various welfare and development programmes initiated by Government.

2. The two major NGOs World Literacy of Canada (WLC) and Lok Chetna Samiti (LCS) have their major impact in study area. The field observation for WLC shows that its impact in the process of women empowerment is better than other NGO while LCS improved the quality of decision-making process through the leadership initiatives among concerned SHGs.
3. Through field observations and data analysis it has observed that, the level of GDI and WEI are highest in Kashi Vidyapeeth block (GDI, 0.69 and WEI, 41.49) and Varanasi city (GDI, 0.55 WEI, 27.87). These results came into reality through the better efforts of WLC and LCS SHGs in concerned blocks.
4. The decision making capacity of SHGs women depends on individual's personal identity and economic status. SHGs have promoted women's awareness skills, the culture of entrepreneurship and participation in the decision-making processes. The performance of LCS SHGs in decision making process is high and women are taking decisions about the group, family and themselves.
5. While concerning about women empowerment the impact of World Literacy of Canada (WLC) and Lok Chetana Samiti (LCS) NGOs have proved its utility for the betterment of SHGs women through proper functioning, focused on women empowerment and better utilization of facilities in democratic way which shows in the Varanasi city (27.87) and Kashi Vidyapeeth (41.49) blocks high WEI while Chirgaon (2.48) and Chhapra (1.29) blocks with moderate WEI. On other hand in the Government SHGs impact of SHGs on women empowerment is low due to various socio-cultural and organizational constraints.

MAJOR SUGGESTIONS

Success of any programme always depends upon the co-ordination among all the participants, agencies and personnel in the planning designing and execution of the programme. So in the light of forgoing analysis the following measures are suggested for improving the functioning of women empowerment and to achieve better result of SHGs

on empowerment of women in the Varanasi district. SHGs should also adopt all these measures to avail the goal of the group.

1. **Economic:** Providing suitable employment opportunity and ensure at least minimum wage to all the SHGs women. Groups should also help the women to get engaged into the traditional and non-traditional activities based upon their own skills at the ground level through the provision of credit facilities and entrepreneurial skill development programmes. It encourages the women to support in the development of their family.
1. SHGs women should get facilities for enhancement of their local and traditional skill development to ensure employment opportunities at individual as well as group level. These are weaving, pickle making, papad rolling, stitching, pottery making, jari work, handicraft, school dress making, dairy business etc.
2. Health care facilities should be ensured for SHGs women and other nutritional and sanitation facilities may provide through public and other NGOs initiatives.
3. Group members should also be links to the markets so that they can sell their products at the market rate without the involvement of middleman.
2. **Social:** The field observation suggests various measures to enhance the social status of SHGs members in the study area. On this account the major concern should be focused on enhancing the level of education, providing them proper health care facilities, awareness building and upliftment of their status in family and society. Keeping these aspects at the core of the development agenda the women Self Help Groups should also provide awareness for its members. The study identified following measures.
1. No doubt the impact of SHGs on women empowerment is positive however, better initiatives may be required for better earning in the SHGs. For these purposes skill development programme for SHGs women should be initiated on the basis of traditional knowledge system that prevailed in their locality in the concerned SHGs.

2. The experiences of SHGs for the prosperity may be utilized in other blocks where prosperity index is minimum like Kashi Vidyapeeth (2.97), Cholapur (1.22), Sevapuri (-9.40), Baragaon (-18.90) Chiraigaon (-12.70), Harahua (-16.67) and Araziline (-16.81). Groups should also take various steps to promote women's education, training and skill development especially women of the lower strata of the society.
 3. The fruits of the SHGs will reach to the needy women who belong from the lower strata of the society. There should be certain common guideline for all the SHGs. These SHGs should also provide proper training for the entrepreneurship development among these women so that women get engaged into various income generating activities based on their capabilities.
- 3. Organizational:** At the organizational level group should adopt some guideline for mutual co-ordination and better functioning of the groups. From the study many drawbacks of the group has been identified in the study area that must be removed for getting proper result of the SHGs. At this level the following suggestions are must be adopted.
1. Bureaucratic functioning of Government SHGs should be replaced through proper democratic functioning and attitudes. There is a need for more and better coordination between the Government and NGOs SHGs in the district. Both should be actively participate in the women's empowerment because both have their own advantages and limitation so they should help each other. Both the types of SHGs should enhance the level of awareness among the SHGs women towards sanitation, disposal of waste materials, health and hygiene, importance of small family and education. Government SHGs should also starts group level activities such as providing contract of school dress making to the women, bee keeping activities etc.
 2. The post of suvidhadata should further established for the smooth functioning of SHGs.
 3. There should be a proper bridge between the elected local bodies and running SHGs at micro level.

4. All the SHGs should be trained and sensitized on the process involved in social mobilization and group level empowerment. NGOs try to and include their volunteers should be exposed to social mobilization, and to utilize media for sensitization of women in study area.
 5. Study reveals that only three group started its group level activities. But there is need to establish more and more group based activities that ensured concerned members get benefited from SHGs. It has been observed from the study among many SHGs women want to start tailoring of petticoat, blouse and school dress so Government, this needs of members should be entertained of NGOs.
- 4. Empowerment:** As the aim of these small groups are empowering its members through economic support and developing income generation. In the study area the groups are working in this direction and its positive results has been identified from the present research. The study supports the advantage of SHGs as a tool for women's empowerment in Varanasi district. Although these groups had enhanced the level of empowerment, decision making capacity, bargaining power, level of awareness of its women members yet some measures are identified from the research these are as follows.
1. The role of SHGs may be constructed on the basis of ground reality of the study area and the NGO should be focused in their activities for removal of illiteracy, poverty, unemployment and unawareness.
 2. The observations obtained through the analysis of Government SHG, WLC and LCS, revealed its varying nature and it should be adopted in future based on certain observations and these observations are: a. better functioning and impact of WLC b. LCS role in awareness and decision-making. The better elements for functioning of the NGO like WLC and LCS should be channelized in future functioning of the Government and other NGOs.
 3. GDI value divided into three groups that is, low (0.15 – 0.35), medium (0.35 – 0.55) and high (0.55 – 0.75). The spatial patterns of GDI reveals variation in

different blocks and its patterns are: Varanasi city (0.55) and Kashi Vidyapeeth (0.69) blocks with high GDI value, while Cholapur (0.41), Pindra (0.42), Harahua (0.42), Baragaon (0.32) and Sevapuri (0.31) blocks reveals medium GDI and Araziline (0.20) and Chiraigaon (0.38) blocks are showing low GDI. The concentration of high GDI value explained that urban infrastructural and cultural environment have created positive opportunities for women's empowerment- the research reflects that through the SHGs these women are excelling in the traditional skills like weaving, pickle making, tailoring, cooking, etc. However, they lack capital and modern techniques of knowledge.