

PROBLEMS, FINDINGS AND SUGGESTIONS

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CHAPTER – 8

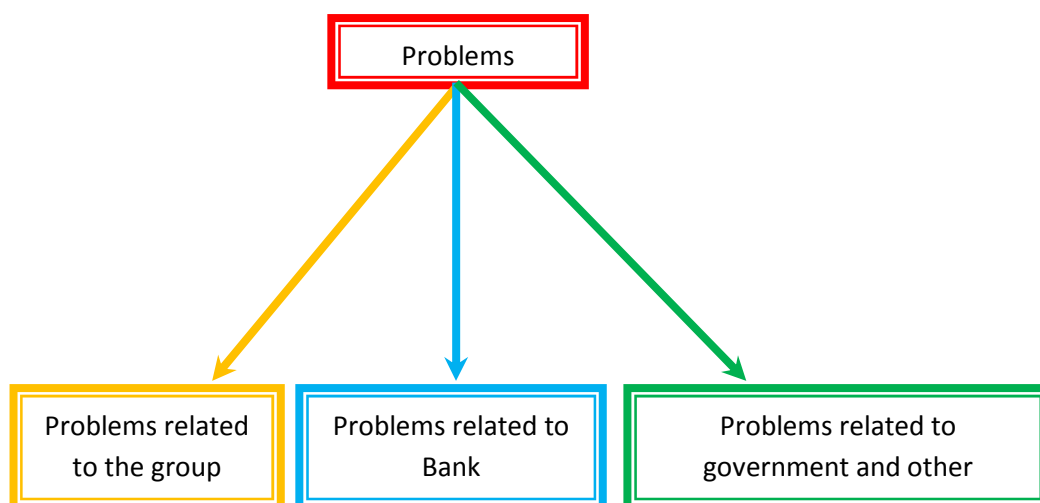
PROBLEMS, FINDINGS AND SUGGESTIONS

After conducting research in the topic it is very clear that the self help groups have definitely changed the lives of the women of the area. The governmental policies are also effective in the region so that large number of SHGs is coming up in the region. SHGs are acting as a catalyst in changing the economic condition of both urban and rural women. The women of the region are involved in decision making and also acting firmly on the social issues as well. But in the research process it has also been observed that only few women of the SHGs are aware of the government policies and procedures this act as a little hindrance in their development. The SHGs of the region have not developed at that phase as in the southern regions of India.

8.1 Problems

During the study of the self help group of the region there were different types of problem which existed. These problems have to be continuously studied and discussed so that they can be solved and suggestions can be given.

Figure – 8.1
Different Type of Problems



Problems Related to the Group :

- The groups of the rural region had mainly less educated and illiterate members they find it difficult to read and write and understand the things in a proper manner.

- Many SHGs in the region are working for the past 5 to 6 years but the members are reluctant to take loan as well as the members don't want to go for any production activities as they are not willing to take risk.
- The groups sometimes also face the communication problem, means of transportation are not available so that they can easily reach the government departments or banks for knowing any process or new schemes launched by the government, they are very much dependent on the visit of the governmental officials or on the bankers visit to their villages or on the local NGOs which is a big constraint in their development.

Problems Related to the Bank :

- Some of the SHGs don't have the banking facilities in their local approach they have to travel vast distance to deposit their savings and for this they have to spend money on transportation also which is not easily available.
- All the SHG members are not aware of the banking procedures even though every SHG claim that turn by turn every member is sent to bank to deposit the savings, so that they are acquainted with the banking procedure.
- Some of them even cannot go the banks on their own; they require the support of the governmental official or the representatives of NGO which is time consuming task.

Problems Related to Government and other Institutions:

- The SHGs also face problems from government department as the some government officials might be interested in their welfare and some are not interested at all. They are only interested in fulfilling the targets of forming the SHGs and after that they don't monitor the working or progress of SHGs.
- NGOs which are acting as a medium between the local SHGs and NABARD and other government departments. They give only half the information to the SHGs and use them for their maximum benefit and only few NGOs and government officials are interested in promoting the economic activities of the SHGs.

8.2 Limitations

- It was time consuming process to make the women assemble together. As they were engaged both in their household, agricultural work, as contractual labourers and also in the activities of the SHGs. But at the same time the experience with the women members was quite interesting as almost all of them were eager to share their experiences.
- Some of the SHG members were only convenient with the local language and thus the support of the coordinator of the group was required to ask questions from them.
- The President and members of some groups have mainly gone to primary school so it was tedious task to make them understand the need of the research and make them understand the questionnaire.
- There was geographical limitation so the extreme remote areas of the region have not been considered for study.
- The focus of the study is only on the economic and social empowerment of women other indicators have not been considered.
- The government departments were reluctant to give the official data and after much effort the data was received and it was considered base for the study of SH G in the region.
- The government officials have several projects in hand, so they don't have much time to listen to our questions and give the better picture of the SHGs.

8.3 Findings

From the responses of the members and officials of different departments, it could be inferred that there has been transformation in the lives of women involved in the activities of the SHG. Changes like crossing the four walls of the house, attending meetings, training programmes and in production as well as developmental activities were seen among the women after their involvement in the SHG. Most of the women have changed from mere land labours to house wives and only involved in the activities of the self help group. They could spend their income on food, cloth or other consumption needs either for their family members or on themselves. It was found that apart from generating additional income for the family, they have gained importance in family decisions like education of children, marriage, purchase

of land etc. The habit of savings has been inculcated; the women of the group are aware of the banking procedures and have been able to get out of the clutches of money lenders. It was found that women assembled together to fight the social evils and are also playing an important role in the well being of their community and village at large. Some of the SHG members have represented the village in panchayat elections. SHG members also motivated the villagers to attend various programmes conducted by the government on health and environmental issues. They also worked for developmental activities of the village like keeping dustbins in the villages, construction of roads, water supply, plantation etc.

A) Findings on the Socio Economic Backgrounds

1. Age

Respondents in the age group of 30-42 years of age constitute 54 per cent is the highest where as respondents in the age group of above 54 years constitute only 3 per cent which is the lowest per cent. It is also inferred from the data that members who are in the age group of 30 -42 are interested in their socio economic improvement, driven in joining and promoting SHGs.

2. Religion

66 percent of the sample respondents belong to Hindu religion, 21 percent of the sample respondents belong to Muslim religion, 9 percent of the sample respondent follow Christianity and only 4 percent of the women SHG members belong to other religions. Thus, the highest percentage of women participating in SHGs is that of Hindus as well as women from all the religious background are interested in forming or joining SHGs.

3. Marital Status

81 percent of the respondents are 'married' which is the highest among other categories. It could be interpreted that members who are married are largely interested in the formation and promotion of SHGs, since the responsibility of married members is relatively higher than that of the unmarried members.

4. Educational Type

The maximum number of women in SHGs have completed primary school education i.e 49.33 percent and Under Graduates members are the least of all. So it can be inferred that maximum SHG members have gained only primary education.

5. Occupational Level

Before joining the SHG, maximum members of the group i.e., 38 percent were working as Agricultural laborers mostly in rural areas and 32 percent were confined within the four walls of the house. After joining SHGs the women occupational level changed now 41 percent of the respondents are self employed, 18 percent are working as Agricultural Labourers which indicates that the women are taking on self employment after joining SHGs

B) Satisfactory levels of the respondents based on functioning and Working of SHGs:

Maximum percentage of the members are satisfied with conduct of meeting, Record of proceedings, transparency and with the formation and management of SHGs.

C) Economic Empowerment through SHGs

Economic empowerment of the members can be seen as there has been increase in income, increase in expenses and related savings and there has been less dependence on money lender, friends and relatives. 37 percent are having income in the range 10,000 to 15,000 which was before SHG maximum in the range of 5000 to 10000. The expenses on basic needs as well as education and medical facilities has increased. The asset possession has increased in the post- SHG which all are the indicators of economic empowerment.

D) Social Empowerment through SHGs

Out of the total sample respondents only 26 percent of the women were confident to face family or social problem in the Pre- SHG period but 83 percent of the respondents reported that they have gained confidence after joining the SHGs.

38 percent respondents were involved in family decisions in the Pre- SHG period whereas after joining the SHGs this percent has increased to 84 percent and only 9 percent protested against harassment of wife by husband in the Pre-SHG period but in the Post- SHG period this number raised to 47.4 ie, 79 percent of the respondents protest against harassment because of the courage instigated through SHGs.

In the Pre- SHG period 69 percent of the SHG members were sending their children to school but in the Post- SHG period the percentage has gone up to 92 percent which is phenomenal as this focuses that the members of the SHGs realized the importance of sending their childrens to schools and colleges. This all indicates the social empowerment of women of SHGs.

E) Marketing

59 percent of the SHGs depend on government agencies for marketing their products and they mainly supply to the government and there are training programmes conducted but lack of training in marketing area is observed.

F) Problems Faced by SHG and its Members (External and Internal)

On the basis of overall problems faced by the SHG and its members 29 % are in High level and 71 % are in low level agreement with overall external problems faced by the SHGs and its members lack of cooperation and coordination, insufficient documentation, low operating skills, less understanding of regulations, interruptions from family members, unfamiliarity of banking habits, communication and leadership qualities

G) Satisfactory levels on Banking Services

On the basis of overall banking services 86 % are in High level and 14 % are in low level agreement with adequacy of loan, timely availability of loan, easy sanction of loan, Flexibility in recovering loan, duration of repayment and effectiveness of training programme.

H) Satisfactory levels on Government Agencies

73 percent are satisfied by the government agencies and 27 percent are in low level agreement with the fact that government programme are effective for the development of SHGs, guidelines issued, training programmes conducted.

8.4 Suggestions

➤ Literacy:

Most of the women involved in the SHGs have only primary education or are illiterate. Hence, they should be given education by establishing non formal education centres in each area both for providing basic education as well as continuing education with the help of NGOs or tie up from the

local educational institutions under the corporate responsibility programme.

➤ Financial Literacy:

SHG members are not highly qualified; rather they have only basic qualification. As a result, they find it difficult to approach bank and even the simplified procedures for opening accounts, getting loan appears to be difficult. So, there should be financial Literacy campaign in the area with the collaboration of Lead bank and NGO of the area.

➤ Opening bank extension counters in the service area:

Some of the remote villages where the women SHGs are functioning they face the problem for approaching banks due to distance. The best way to overcome this problem is opening up of bank extension counters with decentralised powers and the application forms for account opening and applying loan should be kept simple in this extension counters.

➤ Conduct of training programme:

Timely training should be given to the SHGs, Although NABARD is playing an active role in organizing the training programmes, but all this is through NGOs and sometimes NGOs do not give proper guidelines to the SHG members. Training should be based on the interest of the group, as per the need of the market and any updates within the product or techniques should be given to the members. Apart from this training on management, marketing skills, developing leadership qualities, entrepreneurial skills should be given. Proper feedback should be taken from the members on the effectiveness of the training program conducted and steps should be taken to see to it that the SHGs have been able to utilize the training in a proper manner or not.

➤ Arrangement of orientation programme:

The Government Departments, the local NGOs or NABARD must have the obligation of conducting orientation programme at govt. expenses. In this the members should get opportunity to update their knowledge on

various issues like banking procedure, governmental policies, procedures, management and marketing skills etc and due explanation should be provided to clear the doubts of individual members. Moreover, even the illiterates must be able to understand and teach other members with their simple observation which is absolutely possible in a scientifically planned programme. It should not be theoretical but examples should be set and necessary video or pictures should be shown.

➤ Monitoring by NGO with an extension desk:

Local voluntary organisations who have the objective of rendering service for the social transformation and NGOs who are involved in forming the SHGs through NABARD must readily come forward to open up a service office which should be very much closer to the reasonable number of SHGs with an idea to serve 20 to 25 SHGs of the area.

➤ Change of working hours:

People of economically weaker sections for their economic empowerment like to join as members in SHGs. For the sake of promotion of SHGs sometimes they spend their day time in going to the offices and in turn they fail to earn their wages and they cannot feed their stomach. This loss of wage demotivates these poor people. Therefore, it is good for the government to have the office timing especially for the departments working for SHGs in the evening time which would definitely encourage formation and promotion of SHGs to the largest extent.

➤ Officials should be friendly and encouraging:

The government officials should cooperate with group leaders and members for the successful implementation of the schemes. Among the bank officials, members who have corporate social responsibility in high order must be identified and those members should be assigned the duty of promoting and nurturing SHGs.

➤ Corporate tie ups:

There is a need for the corporate houses in Chhattisgarh to play a more vital role in women empowerment by helping the SHGs financially, setting micro enterprises, endorsing their product, imparting training and education etc. Government Institutions, NGOs should also try to set up corporate tie ups for the SHGs. Corporate entities can select a SHG who has their own products but lacks technology, capital, skill and market to increase their scale of operation but the product may have potential to be a future product. Secondly, these corporate bodies can work on developing business skills SHGs which are active in the area but due to certain limitations like lack of technology, awareness of market conditions etc. they are not able to upgrade their business.

➤ **Mandatory Purchase by Government :**

To support the SHGs sell their products government is organizing fairs locally and some of the SHGs are also participating in national fairs organized by government. But government should consider purchasing products from the SHGs and centers should be opened at village, district and state level where the products of the SHG are displayed and people can be aware of that and they can purchase the required product from such centers.

- SHGs should strive to offer Innovative products or service Innovative and unique service or product would attract regular clients/buyers. It is also important to offer product or services that are not in competition with bigger and financially stronger competitors.
- SHG should segregate responsibilities among members. There should be certain amount of work segregation with responsibilities allocated to members based on interest and capability. Some members could become more involved with the marketing while others engage in production. There may also be incentives given to those who are involved in selling as without it there is no scope for carrying out the production activity.

- A model document can be presented as a specimen in all the SHGs service area.
- There is a need for simplified, understandable and unified regulations.

Conclusion

Empowerment of women through SHGs is an ideal, realistic and practical strategy. SHG is a developmental concept which seems to be the most powerful tool for the empowerment of the poor in general, and the woman in particular. SHGs ascertain economic changes. The members of SHGs in Durg district have undergone tremendous changes economically and socially and are successfully forming and managing of SHGs. They are aware of their social rights, but lack awareness of programmes relate to SHGs. There is much dependency on NGOs at local levels to connect with banks or government agencies which has to be minimized .If The governmental plans are intensively moved to corners in the country with the more active involvement of the government, the local NGOs, the banks and corporate houses it could certainly help to remove poverty from India and the poor women of the country will become self sufficient and self-reliant in the near future.