

**CHAPTER - V**  
**FINDINGS, CONCLUSION, SUGGESTIONS**  
**& PLAN OF ACTION**

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**FINDINGS**

**Personal Profile of respondents**

- Majority of the SHG members are in to the age group of 31 - 40 years and belong to scheduled caste category and are Hindus. Most of the SHG members are married and 58% have primary level of education.

**Information about family members**

- 74% of the SHG members have 5 or more and nearly half of the SHG members i.e. 51% have 2 children. 74% of the SHG members live in joint family. Majority of the SHG members i.e. 88% belong to non-addict family.

**Economic condition of the SHG members**

**(Household economic status & livelihood)**

- 70% of the SHG members belong to the families that have 2 earning family members. 51% of the SHG members were already engaged in earning activity before they joined SHG out of which 39% were working as laborers before they joined SHG.
- 44% of the SHG members contribute 2001 - 3000 Rs. to the total monthly income of their family. Thus, average monthly family income of the respondents has been increased after joining SHG in compare to before joining SHG.
- The average monthly family income of Rs. 7000 and more increased from 6% to 66% after joining SHG.
- Majority of the respondents' family consumption increased from 6% to 53% after joining SHG. It means the earning capacity as well as the consumption of respondents' families has increased after joining SHG.

- Majority of the respondents' families that is 85% have changed their food habits after joining SHG. However still 56% lack nutritive food of milk, green vegetables and fruits even after joining SHG.

### **Living Condition of the SHG members**

- Majority of the SHG members i.e. 91% have their own house however, 55% still live in 'kaccha' house.
- Most of the SHG members i.e. 91% have house with Sanitary Latrine and 56% respondents have sanitary latrine due to membership in SHG.
- Few of the SHG members i.e. 15 still use open place for sanitation and it is because of lack of money.
- 76% respondents have pure drinking water facility.

### **Social Empowerment**

- 87% of the SHG members are aware of equal rights to paternal property, 94% are aware of right to remarry for widows and Divorcees, 98% of the SHG member are aware that the marriageable age is 18 for female and 21 for male, 69% know that giving or accepting dowry is a social crime, 32% SHG members know that abortion can only be made with the consent of women, 26% are aware of immoral traffic of women is legally punishable crime, 59% are aware of equal rights to divorce, 93% SHG members are aware of their right to equal wages for equal work while 75% are aware of equal right to education for all children.
- Most of the SHG members i.e. 97% make their own decisions regarding the health of the family, 85% can take the decision regarding the education of their children, while 99% can take decisions regarding daily household purchases.

### **Economic Empowerment**

- 75% of the SHG members were not having saving bank account before joining the SHG while 60% of the respondents have saving Bank account after joining SHG.
- Before joining SHG, 75% of the respondents did not have their own money that they can alone decide to use. After joining SHG, 98% have their own money that they alone can decide to use.

- Before joining SHG, 75% of the respondents can not take their decision on taking a bank loan. After joining SHG, 62% can take their own decisions with regard to bank loans.
- Before joining SHG, 74% of the respondents are not included in taking important decisions in the family. After joining SHG, 92% are included in taking important decisions in the family.
- 44% of the SHG members used to go to money lender to overcome the contingency before joining the SHG. 82% of the SHG members now are not taking loans from these sources after joining SHG. 31 SHG members still depend on money lenders because they do not get sufficient loan from SHG.

### **Political Empowerment**

- Most of the SHG members i.e. 97% are not a member of social, religious or political organization/group and only 4 SHG members are members in 'community panch'.
- 91% of the SHG members had not attended Gram Sabha before joining SHG and 67% of the SHG members have attended Gram Sabha after joining the SHG.
- Some SHG members i.e. 47% have no time for attending such Gram Sabha.
- None of the SHG members have contested to any election even after joining the SHG.
- Majority of the SHG members i.e. 86% have the problem of alcoholism in their society/community.
- 67% have organized some action in respect of such social issues
- Majority of the SHG members i.e. 67% have tried to organize such action by representing the matter before Gram Sabha to short out social issues.
- 47% of the SHG members are unwilling to participate in such activities.

### **Training and Experience**

- All most all the SHG members i.e. 98% have received the training after joining the SHG which mainly in the area of capacity building.
- Majority of the SHG members i.e. 70% like the method of visiting successful units.
- Most of the SHG members i.e. 97% have the resource person for the training from **Mission Mangalam**.

- Majority of the SHG members i.e. 83% strongly agree that the trainers were open minded, sincere and fair to them.
- Most of the SHG members i.e. 92% have seen improvement in their efficiency after training.

#### **About SHG (Constitution and Functioning / organizational dynamics)**

- Majority of the SHG members i.e. 85% have taken the loan benefits from SHG and most of them were taken it to pay old debts.
- 82% are regular in paying the loan installments.
- 72% of the SHG members said that the decisions regarding the loan amount and interest are taken by the group.
- Nearly 48% of the SHG members said that they meet for the SHG meeting at public places like panchayat house, community hall, anganwadi, at village “chaura” etc.
- 94% of the SHG members said that they meet for SHG meetings once in every month.

#### **Information regarding Micro-Enterprise run by SHG**

- Majority of the SHGs run some sewing class and some do tailoring.
- 30% of the SHG members said that their SHGs had started the productive activities from 2010 - 2012.
- 90% of the SHG members said that they have got training regarding their enterprise.
- 67% felt that such training programmes somewhat useful to them.

#### **SHG Leaders**

- Majority of the SHG members i.e. 63% have developed the skill of freely and frankly speaking to authorities, 59% SHG members developed the skill of teaching and training other members.
- From the instances of empowerment majority of the SHG members i.e. 73% at performing bank transactions and are high at taking up leadership, 66% are at keeping of accounts, 64% are in writing minutes, 59% reached high level at teaching and training to others, 40% in speaking during public meeting 64% are in writing minutes, 63% reached at high level in freely and frankly speaking, while

62% respondents are at high level skill of going to and talking to government office/police station without fear, 17% are high at presenting cultural programmes.

- The SHG leaders admit that there were only 10 - 12 members in their SHGs at beginning and now the group size has increased to 13 - 15 members.
- Majority of the leaders i.e. 66% said that their SHGs received Rs.10,000 as revolving fund.
- 23% said that the saving amounts of their SHGs were Rs.40, 000 to 60,000.
- 51% of the SHG members said that the overall decisions in their SHGs are taken by the majority of the members.
- 71% said that their SHGs give loans need based.
- 79% said that in their SHGs decision for fine or punishment to defaulter loan takers are taken by (leaders & members together).
- 80% said that there are no dropouts from their SHGs. However, some members left the group due to distrust on leaders, internal misbehavior and migration of members.
- All the SHG leaders said that the attendance registers, account books and reports are maintained properly and were open for other members on demand.
- All the SHG leaders admit that they are engaged in dairy, farming and other small industry.
- Some of the SHG leaders face the problem of irregularity in repaying the loans taken by the SHG members.
- 60% of respondents have taken loans from the bank to start a business and 66% have denied of taking interest subsidized loans.
- Some of the SHG leaders have the problem of transporting and courier services and nearly half of them stress upon that the misunderstandings must be solved smoothly and mutually.

### **SHG Members**

- SHG members developed their skills, this includes, 63% are high at taking up leadership, 57% reached at high level in freely and frankly speaking and teaching and training to others, 52% in speaking during public meetings, 50% are same at presenting cultural programmes, 50% at performing bank transactions while 40%

respondents are at high level skill of going to and talking to government office/police station without fear.

- Majority of the SHG members i.e. 77% agreed that the group members should attend the meeting regularly.
- Few of the group members found time for group meetings inconvenient.
- 74% said that the group members help one another in case of problem.
- 48% of the SHG members said that anganvadi workers/talati/the sarpanch/the prominent villager are the motivators to them for their becoming a member in SHG.
- Most of the SHG members i.e. 90% have examined the group documents during last six months.
- 90% said that they are informed about every change regarding the transaction and fund balance at the end of the meeting.
- Majority of the SHG members that is 89% suggest and stress upon that all the group members should work in a peaceful manner, respect each other and should work on the principle of “strength of unity” and suggest that all the group members should be included in any of the matter pertaining to the group.

### **Findings of Correlation and T- Test**

- There is positive correlation ( $r = 0.820$ ) between monthly income of the family and regular family consumption after joining SHG.
- The T-test also show significance at 0.000, among bank savings before and after, having own money before and after, decision regarding bank loan before and after and inclusion in decision making in the family before and after joining SHG



## **CONCLUSION**

SHG is means for the development of women. Rural women of India are intelligent, hard working, competent, rich with indigenous knowledge, have potential and skill. However, to use this, they needed timely information, resources, monetary help, consent, trainings on technical knowledge, family support especially male members, Government's loan facility with proper interest and subsidy.

SHG Group members in the study area are in the middle age group, mostly belong to Hindu religion and of SC category and are from joint family, married and have 2 children. Out of 175 SHG members, 102 members are educated up to primary level only.

The size of the groups has increased from 10-12 members to 13-15 members and loan lending amount has also been increased, received Rs. 10, 000 as Revolving fund.

The overall decisions in the most of the SHGs are taken on the base of majority and the decisions regarding fine or punishment to defaulter loan are taken generally by the leaders and members together and SHGs attendance registers, account books and reports are maintained properly and are open for any member on demand in majority of the groups. Group members have examined the group related documents during last six months and every change regarding the transaction and fund balance regarding SHG was announced by the group leaders at every meetings.

Household income and expenditure is a key indicator of empowerment. Nearly all SHG members were working as laborers before joining SHG. There is huge increase in the earning of the respondents after joining the SHG. The average monthly earning of the SHG members has increased 60 times after joining SHG.

The expenditure is also another relevant indicator regarding the economic condition of the SHG members. After joining the group, respondents having average monthly family consumption of more than 7000 Rs. and more has been increased from 6% to 53%. It means the total family income and the consumption of respondents' families has increased.

SHG members' families have changed their food habits after their joining SHG, means they take sufficient meal compared to before but yet there is a lack of nutritive food. Findings saws that major parts of the SHG members have a sanitary latrine and pure drinking water facility.

The awareness about rights and beneficial schemes for women is a key parameter of the social empowerment of the members. Most of the SHG members are aware about marriageable age for male and female, widows and separated women are allowed to remarry and women are eligible to get equal wage with men for same type of work but major part of the respondents are not aware about Immoral traffic of women and girl's is legally punishable and with the permission of women on medical ground, abortion is legalized.

After joining SHGs, members are able to speak, teach and train, speak in public meetings, taking up leadership roles, perform bank transactions and able to go and talk to Government office/police station without fear but still their participation in cultural programmes need improvement. The decisions regarding health care, education of the children and regarding daily household purchases are generally taken by the SHG members.

Major part of the group members were not having saving bank account before joining the group but after joining, majority of the respondents have their own money that they can alone decide to use and even take their own decisions regarding bank loans. Now, they are employed person in the family and are included in taking important decisions in the family. It is observed that SHG members' dependence on money lenders has decreased considerably after joining SHG.

Membership in any social, religious or political organization is a parameter of political empowerment of SHG members. It is concluded from the study that major part of the SHG members have not attend Gram Sabha before joining SHG but since joining, majority have attended the Gram Sabha. From all the 175 respondents, none of the respondents have contested any election even after joining the SHG.

Most of the SHG members are of the opinion that the problem of alcoholism, insufficient basic infrastructure facilities and child labour exist in their villages and

majority of them have organized action in respect of such social issues by representing the matter before Gram Sabha.

Most of them have received the training after joining SHG and have received mainly for capacity building and micro-enterprise development. On the basis of the findings, it can be concluded that the SHG members efficiency level have increased after the training.

Major part of the SHG members has taken credit benefit from SHG and have taken for paying the old debts. They are mostly motivated by the Anganvadi workers/talati/the village sarpanch and other prominent village persons to join the SHG. It can be concluded from the study that dairy farming and small enterprise are the main source of income of the members.

Enterprises set up by them are mostly in small-scale sector like running sewing class and tailoring. Majority of groups have taken loan from bank to start a business but denied of taking benefit of interest subsided loans and most common problems faced by them is lack of proper transportation facility.

Majority of the group members suggest and stress upon that all the group members should work in a peaceful manner, respect each other and should work on the principle of “strength of unity” and they also suggest that all the group members should be included in any of the matter pertaining to the group.

### **Overview of Conclusion**

It is observed from the findings that revolution is taking place in rural areas because of formation of many Self Help Groups. Rural women are really empowered socially and economically after having become members of the SHGs. Hence, it is the duty of the Government to assist the women in starting more SHGs covering all rural areas in the country. Women have the capacity to establish and manage enterprises on their own. What they need is support from the family members, Government, society and male counterparts. The micro entrepreneurs are the new stream of entrepreneurs who can help to solve the problem of poverty in village areas.

Group enterprises can be more powerful in encouraging women who may otherwise reluctant to enter into self-employment activity. The ease of getting loans and subsidy may help at the starting stages of the enterprise, but in the long run, it was noted that correct choice of activity was the most essential aspects that decide the performance of enterprise. Therefore, it is necessary to study the demand-supply gap in an area before choosing a particular activity. It was noted that certain common activities like 'catering' and sewing classes was chosen by groups without any consideration of the demand-supply situation in the locality which result in intense competition and finally the end of several enterprises.

Group entrepreneurship is an effective means to achieve higher involvement of women in productive activities. It is essential to give adequate attention to certain aspects for better success of such enterprises.

The achievement of any SHG relies on the active participation of all members. If the group members are dissatisfied then the unity of the group will be affected, which in turn will weaken the performance of SHGs. Hence, the promoting agency must monitor continuously the overall attitude of the members pertaining to their respective SHGs. These measures will help to identify the members who remain dissatisfied. The group should take necessary steps to remove the causes for such dissatisfaction.

It is observed that there are many factors responsible for lowering the efficiency of the groups that is illiteracy, lack of appropriate leadership, management, promotion of income generating activities, etc.

It is generally an accepted concept that the men are considered the breadwinner of the family. In the family, women provide only the supplementary role in this male dominated society. Due to education and awareness, this concept is slowly changing. The females are slowly emerging and are contributing as a financial adviser, decision maker and time managers. Involvement in SHGs have definitely created a remarkable impact upon the life of poor women and strengthened at various levels not only as individual but also as member of the family, members of the community and the society as whole.

Now groups are giving credit as and when needed for their basic requirements. They have injected a positive change in their socio-economic behavior and enhanced their

status and value. They are capable of asking for their rights like equal wages, better working condition, health, education, nutrition for their children etc. Thus, such groups have become a powerful tool.

In this study, the impact of SHGs on economic empowerment of women have been examined in terms of increase in income, increase in expenditure, changes in food habits, and access to saving in the post-SHG situation as compared to pre-SHG situation. The study has found that the SHGs served the overall improvement of the rural women.

The study concludes that the SHG groups of Vadodara District need proper Governmental and social support. Government policies and regulations require to be more friendly, transparent and widely publicized. Steps should be taken to reduce the administrative hurdles. Higher education, incentives with special impetus on vocational training and entrepreneurial knowledge should be the key thrust areas. Women enterprises could be used to integrate multiple goals like improving the real income of women, financial inclusion, leadership training and higher rate of literacy and family planning services.

The SHGs and micro-enterprises had deep impact on socio-economic life of poor rural women. The study concludes that due to involvement of SHG members in income generation activities of the groups, they are now more confident, self-reliant and independent. Now they are aware of opportunities available to them.

## **SUGGESTIONS**

The SHGs have positively contributed towards the development of rural women. Relying upon the findings, the following suggestions have been made that would help to improve the functions of the SHGs and their members, resulting in the empowerment of rural women.

### **Suggestions at the policy Formulation**

- Emphasis needs to be on sustainability of SHGs rather than in forming groups achieving or reaching the target of numbers, as in Vadodara District, only 35 SHGs are found with qualitative group activities from all aspects.
- Government agencies have to identify appropriate business enterprises suitable to the area and encourage SHGs to invest their pooled savings into the venture, as from the observation it is found that some groups do not have proper guidance from the Government agencies.
- Course curriculum, training places and duration of training programmes for the groups should be planned in consultation with the women groups, as it is found that some SHG members cannot attend the training programmes because of lack of transportation & lack of time.
- The literacy levels of village women are low, so efforts to improve literacy levels in the area should be given priority, when she is educated she can manage her dual responsibility of home and work very well, it is found that majority of SHG members in the study have reached up to only primary education.
- NGOs and the Government can provide proper education and training for SHG members by taking necessary steps.
- To get the maximum co-operation from the villagers and to make the SHGs more sound and ultra progressive, Government should make the villagers realize that the SHGs are a road to rural employment and the Government can support rural employment by implementing various village employment schemes.

- To enable the micro-entrepreneurs to get sustainable livelihood from the investment, each block should focus on some key activities, on the basis of local resources, occupational skills of the people and the support market conditions.
- SHG members should be provided with adequate income generation training for the sustainability of their livelihood, as some of the members reported that the latest & updated technology trainings should be given to them to sustain their livelihood.
- The members should be given training on managerial and leadership skills and should be motivated to present themselves in panchayat elections and to attend the Gram Sabha regularly, as it is found that some of the SHG members have no interest in attending Gram Sabha & none of them have yet taken part in any election.
- At present, training programs offered by different entities focus on individual entrepreneurship. While this does have some benefits, the programs can have a larger impact by focusing on encouraging the groups to set up a joint enterprise, as it is found that in Vadodara District, only 35 SHGs are found who are running group activities while the remaining group and their members are still doing individual activities.
- Exemplary SHG members who have acted against social issues or created successful businesses can be roped into act as anchors for some of these programs.
- Women member of the SHGs should be made aware about their constitutional and legal rights.
- To enhance action against social evils, Government agencies can handle events celebrating women who have taken action against such evils along with providing information about officials and help lines where others may reach out to stop such acts in their neighborhood as it is found that some groups have not organized any action in respect of social issues and evils.
- Emphasis must be focused in various programmes to change the patriarchal system which still control and keep the women away from involvement and taking

decisions regarding education of the children and bank related transactions. It found that because of the patriarchal system in their families some respondents have still been keeping away from taking decisions on children's education, regarding bank related transactions and from taking part in Gram Sabha.

- The problems of the SHG members must be listened and resolved for and for that the TLM should visit the SHGs frequently, as it is found that some SHGs need frequent visits and motivation for the solution of their problems & to sustain their progress.
- A structured and periodic meetings, organized by TLM, NGOs or banks, of group leaders can result in exchange of ideas and experience sharing on different aspects including enterprise-related ones as the aim behind such group activities, is mainly the empowerment of rural women.
- Various organizations involved in micro-finance should monitor the utilization of credit by the groups and motivate them to use it for productive purposes for sustained income which may enable them to have their own bank account for savings.
- To promote the products of SHGs through advertisements in every media should be encouraged by the Government by subsidizing the expenditure for such advertisements.
- For encouraging SHGs, the best performing Self-Help Group at the block level can be given cash awards by the consortium of banks. They can also recommend a reduction in interest rate for the loans availed by the SHGs.

### **Suggestions to the Banking Sector**

- The Banks should give their time, technical knowledge resources.
- They cannot focus only on avoiding risks, as during the field survey it is found that some of the groups have opened their saving account after three months from the formation of SHG. Bankers should do their work to achieve the prescribed target set by NABARD.

- Bank functionaries have to inform the SHG about the schemes, it is found that some of the groups have not taken the benefit of interest subsidy loan just because of unawareness about the scheme.

### **Suggestions to SHGs**

- SHGs must try to function independently instead of depending on NGOs and Block Development Officers for their effective functioning, as it is found during the field survey that members have mentality that if the TLM visit the group frequently then only it functions properly.
- SHG should not only concentrate on the growth of the group, but should also show active involvement on the social issues and other essential issues like health, sanitation etc. to develop the entire village, as during the study it is found that there are some SHGs which have not taken any action against social issues, they are interested only in savings and earnings.
- Groups should be aware of all government schemes and should make use of them for their development.
- The members should be trained to rotate the money for the benefit of meeting emergencies of the needy rather than sharing equally among themselves. Cooperation among members and proper repayment of loan is the only way to get success in their scheme, as during the study it is found that still some of the members are depend on money lenders to meet their needs because the total group saving was distributed among the members.
- Discussions and meetings are restricted to individual groups and as a result ideas related to businesses or resolving social issues get locked up within groups. Frequent and structured multi-group meetings around select themes (for example, alcoholism or female infanticide or successful group businesses) can facilitate transfer of ideas.
- Instead-of group based business, in most cases; members of SHGs distribute the loan amount (whether bank loan or loan from revolving fund) within them; use it in their personal business and have failed to form a combined micro-enterprise for

their group. As a result, when any one member does not succeed in her personal business and she cannot repay the loan timely, it affects the whole group. It should be kept in mind that 'everyone is not entrepreneur'. Therefore, this study suggests that after getting revolving fund, a group should start a business jointly so that they may contribute their skills according to their ability. It will help them to run their entrepreneur for a long time.

- Successful Groups should help other SHGs in starting and sustaining in their business, as during the field survey, it is observed that only one group help the other group to start a business.
- The members should maintain the discipline in the meetings, as during the study it is found that in some of the SHGs members have distrust on leaders and they are misbehaving during group meetings.
- Rotation of responsibility in an SHG should be made compulsorily so that it will lead to women empowerment more and all the members of the group get an opportunity to play managerial role.
- The members have to select their activities keeping in mind the availability of raw materials, sufficient financial assistance, marketing facilities and also the demand for their products.

### **Suggestions to Family and Community**

- The attitude of husband and family members should be changed towards the women's occupation and husbands' should encourage, as during the study it is found that some of the SHG members' in-laws are rigid and restrict them to attend Gram Sabha and outside training programmes.
- They should be given financial freedom, it is found that still some of the SHG members can not take decisions regarding bank loan.
- Women should also change their attitude about themselves. They should be self-confident in their approach.

Thus, SHGs has the power to synergize women potential for more than what it is in the present times if the Government, Banking sector and SHG women were on the suggested areas.

## Plan of Action

### **Strategic Model for effective functioning of SHG**

SHGs has inculcated the habit of savings among women, keeps them away from moneylenders and have given an opportunity to access credit easily in times of need and emergency. But, it is also a hard truth that slowly the groups have become only the means of collection and distribution of savings among the members and the other activities related to women development have become secondary. There were many factors responsible for lowering the effectiveness of these groups viz. illiteracy, lack of proper leadership, management, promotion of income generating activities, etc. The strategic model for effective functioning of SHGs is as follows.

### **Strategic Module for SHG members and for Self Help Group promotion institutions.**



- The group should follow the ‘panchsutra’ (*‘panchsutra’*- regular meetings, savings, lending, loan recoveries and proper book keeping). ‘Panchsutra’ is very important for good SHGs.
- Rotation of responsibility in SHG should be made compulsorily so that it will lead to women empowerment.
- Self-Help Groups must try to function independently instead of depending on TLM, NGOs and Block Development Officers for their effective functioning.
- Senior women should also be encouraged to participate in the programme as they have good experience of making variety of things.
- Discussions and meetings are limited to individual groups and so the ideas related to businesses or any other matters are restricted to single group. Multi group meetings on different subjects can facilitate transfer of ideas.
- Group should start a business jointly so that they may contribute their skills according to their ability. It will help them to run their enterprise for a long time.
- The group should select the activity of the enterprise on the basis of availability of raw material, demand of that product in the local area and marketing facilities.
- SHGs should extend the area of their business and try to reach to local markets for their home making products.
- Some of the groups are interested only in savings and earnings but group should also show active involvement on the social issues and other essential issues like health, sanitation etc. to develop the entire village.
- The members of the group should help each other even the groups should also help the other groups in case of problem because work in unity is the base of SHGs.



**Literacy among members:**

In order to make SHGs effective in functioning, there is a need for all members to understand the basics of finance and working of a SHG. The literacy levels of rural women are low and hence efforts to enhance literacy levels in the area should be given priority, when she is educated she can manage her dual responsibility of home and work very well, it is found that majority of SHG members in the study are educated up to only primary education. The groups could be linked to literacy programmes run by Government organizations and NGOs.

**Leadership Development:**

In order to maintain a balance between knowledge and confidence of members, there is a need to rotate leadership roles among group members. It also helps in sharing of work and responsibility. Therefore, training to potential leaders must be imparted with

focus on developing leadership skills, group dynamics and handling group conflicts. Rotation of responsibility in an SHG should be made compulsory so that it will lead to women empowerment more and all the members of the group get an opportunity to develop managerial abilities. SHG members should be motivated to present themselves in panchayat elections and to attend the Gram Sabha regularly, as it is found that some of the respondents have no interest in attending Gram Sabha & none of the respondents have not yet taken part in any election.

### **Improve financial literacy:**

Research results found that the levels of banking knowledge among members are very low although slightly more as compared to non-members. Thus, the provision of financial literacy programmes is an urgent need to increase the awareness of the members on different financial terms. The increase in knowledge about financial terms would provide information on different banking activities (i.e. depositing and withdrawing money, loan applications and calculating the interest rates). As a result, the poor people can survive from the clutches of money lenders who tend to charge exorbitant interest rate and take advantage of their lack of knowledge.

### **Bank services within 2kms. from the village:**

It was found that the distance of a bank from villages led to the start of group credit to meet small financial needs of poor members. Thus, there is a need of providing banking services within 2 kms. from the village, so that they have better access to banks.

### **Regular Assessment:**

A structured and periodic meeting, organized by TLM, NGOs or banks, of group leaders can result in exchange of ideas and experience sharing on different aspects. TLM should closely monitor the utilization of credit by the members and motivate them to use for productive purposes for sustained income which may enable them to have their own bank account for savings, to check the account books that whether it is updated or not etc. In absence of such mechanism, the women feel left out and helpless which let down the SHGs at premature stage.

### **Proper Guidance for Suitable IGAs:**

Government agencies would have to identify appropriate business enterprises suitable to the area and encourage SHGs to invest their pooled savings into the venture, as from the observation it is found that there are some groups they do not have proper & enough guidance from the Government agencies. Also, it must be ensured that SHG members are helped thoroughly to have knowledge on the process of establishing an enterprise, management and marketing. If these inputs are not supported strongly then women are least likely to succeed in taking up any IGA on sustainable basis even after having a desire and need for such an activity.

### **Provide marketing facilities:**

Marketing of the products has emerged one of the major problem faced by SHGs. Efforts should be made to provide marketing facilities through cooperatives and government outlets. Members of SHGs, who sell their products in the market, face many problems regarding price of the product, storage of products. If government will give proper facility for marketing, proper space for products and better price for the products of SHGs than group will work more effectively.

### **Trainings on updated technology:**

SHG members should be provided with adequate & latest vocational/income generation training for the sustainability of their livelihood, as during the field survey it was found that some of the respondents said that they are not provided with latest & updated technology trainings.

### **Learning Visits:**

In order to keep the SHG active, there is a need to plan and organize exposure-cum-learning visits for SHG members. Care must be taken that these visits should be timely, relevant to group and frequent i.e. very long gaps bring down the motivational level of group members. It is also important that compatible SHGs should only be chosen for visits so that the members can relate to them.

**Motivate group for social mobilization:**

The group should be motivated to perform various cultural activities like drama, dance shows, songs, skits, rally etc. with educational messages. In this, it would be advisable to associate local artists so that people can relate to them easily. The burning relevant and current social problems can also be brought in front of the village community.

**Awareness about general aspects of life:**

For empowerment of women, it is essential to incorporate some essential aspects for the overall development besides technological interventions. These are social, political, and legal along with child care, nutrition and health and home and environmental sanitation. Effective and proper training would help women to improve their personal and social life.