



A. Economic Empowerment through SHG-Model

a) Activities for Economic Empowerment

- Initially, the women of SHGs are formed with women from progressive families. Gradually, more SHGs are formed by the women coming from all the levels.
- Exposure visits to active women SHGs to give villagers the chance to share their experiences.
- Regular group meetings.
- Internal and external saving and credit.
- Linkages with governmental schemes and rural development banks.
- Income-generating activities.
- Entrepreneurial development trainings on accounting, leadership, etc.
- Regular mentoring by field worker.

b) Results of Economic Empowerment

- SHGs with all of the members are still active.
- SHGs are interlinked through apex bodies.

- The savings of all SHGs reach at the lot of amount.
- Credits are mostly used to meet urgent needs.
- The SHG members give the report that their family income has increased thanks to the project by up to Rs. 1,500 per family out of selected output.
- Money-lenders are not operating in the village anymore.
- SHGs participate in the government “100 days employment guarantee scheme”.

B. Socio-cultural Empowerment through SHG-Model

a) Activities for Socio-cultural Empowerment

- Taking part in community development planning.
- Meetings with local authorities to solve common problems such as drinking water supply or construction of a school building.
- Social action programmes and campaigns to address issues like dowry, alcoholism, importance of women’s and children’s education, health and sanitation, etc. are adopted few in amount.

- Awareness raising and prevention of early marriage, caste discrimination and superstition to fight against cultural practices which legitimize discrimination.
- Participating in village programmes.
- Learning and practicing interpersonal and social skills as well as applied skills for income generating.

b) Results of Socio-cultural Empowerment

- Initially, women hardly leave the family circle. Now, women have expressed that they enjoy higher valuation, autonomy and (self-) esteem at home and in the community.
- At first, most husbands objected women's participation in the development process. Now, many appreciate the benefits.
- The girls of the remote villages are studying at IX-X grade.
- A few numbers of girls only got married at the age of 18+.
- The women mention that they enjoy much higher gender equity at family level.
- The women join a government child development centre as Para-teachers or started to work as health volunteers.
- During the field visit, villagers only ask for more training. Nobody ask for money. This best reflects developments in people's mindset.

C. Political Empowerment through SHG-Model

a) Activities for Political Empowerment

- Training on good governance and leadership and practising "good leadership" in the SHG.
- Attending the village assembly (Grama Sabha) and raising issues connected to the concerns of the villagers.
- Meeting and bargaining with local government and politicians to lobby for community development programmes.
- Contesting local body elections.

b) Results of Political Empowerment

- The SHGs successfully bargain with local government. As a result, a child development centre is started in the village.
- The women become members of the village education committee, while any of SHG members become president of the committee.

D. Environmental Empowerment through SHG-Model

a) Activities for Environmental Empowerment

- Awareness raising and trainings including exposure visits on composting, importance of local seeds, sustainable irrigation, etc.
- Local seed banks.

b) Results of Environmental Empowerment

- Farmers produce and apply bio-fertiliser.
- Farmers grow more local seeds.
- Farmers apply sustainable irrigation techniques.

8. Suggestions

From the above observations, it may be feel that the policy makers can focus on the following issues and design appropriate policy to strengthen the impact of SHGs.

- 1) The SHG members should to be properly educated about the fruits of this co-operative type of movement.

- 2) The male members of the families should be made to play a supportive role.
- 3) Training in the business activities of the members is the need of the hour.
- 4) NGOs should play a strong role in leading the groups and should not restrict their role to that of a credit-canalizing agency.
- 5) The district authorities may adopt a day-today system to monitor the functioning of SHGs.
- 6) Women's ability to influence or make decisions that affect their lives and their future should be considered to be one of the principal components of empowerment by most scholars. It is much less clear, however, about what types of decisions and what degree of influence can be classified as empowerment in different contexts.
- 7) Self-confidence is one of the most crucial components of change for empowerment, yet it is also one of the most difficult tasks to measure or assess. Self-confidence should be a complex concept relating to both women's perception of their capabilities and their actual level of skills and capabilities.
- 8) Contributing financial resources to the family or community confers greater legitimacy and value to women's views and gives them more entitlement than they would otherwise have. It should be the point also.

9. Conclusion

The field observation and experiences expose that the micro-finance provided to SHGs is fruitful sufficient and has a constructive consequence on employment and income generation. Organized working of the women through SHGs has amplified the income of the families involved. Most of them are now proficient to refund their old amount overdue and have ongoing asset building. Success of the SHGs has not only enhanced the economic standing of women alarmed but there is also a radical alteration in their social position. The micro credit extended to rural women has a quality civilizing effect on the families of SHGs because majority of the women beneficiaries have utilized their additional income for improving the educational and health requirements. These expenditures have resulted in overall development of rural women. Now members of the SHGs have better say in their family matters and share major decisions of the family along with husband or other male members. To bring to a close we may say that the SHGs shaped under various programmes provide a great scope for the economic empowerment of women. The groups while aiming at promotion of savings and credit work as a pressure group. Weekly meetings, discussions, thrift and credit operations, participation in planning and implementation process of development activities and social and cultural activities conducted under SHGs enhance the confidence and capacity of the poor women. Thus, the spirit of SHGs needs to be continuously nurtured.

10. Limitations of the Study

But the present study reveals some limitations of SHGs regarding their formation and day to day functions. One of the major problems is the mushrooming of SHGs in Khejuri. Considerable number of SHGs has developed without any planning and proper guidance, resulting abolition of these

groups at immature stage. Ignorance of members about group mechanism and various information is another important problem. Even though the authorities take measures for creating awareness among the group members, still a section of them is not totally aware of schemes of assistance offered to SHGs. Due to lack of solidity and harmony among group members many groups become fragile in terms of performance. It is found that in some cases, the return from their micro enterprises is not properly invested further and the funds divested for other personal or domestic purposes like construction or renovation of house, repayment of old dept, marriage etc. At the same time the return on investment is not good-looking in certain groups due to bungling management, high cost of production, absence of quality realization and problems of marketing. Inadequate financial assistance and non-cooperative attitude of the financial institutions are responsible for the non-utilization of micro credit in proper fashion. It is also found that the attitude of the government officials, facilitators and bank personnel is not encouraging. Recently, it is observed unfortunately that unexpected political invention in the SHGs creates the various problems in member's co-operation, production and management. As a result, many of members loosen their interest in it. They are not well trained and interested to accept the challenges and equip the SHGs with self-reliance.

11. Scope for Future Research

Although there is much that the researcher would like to investigate into empowering of women through SHGs, the preset study tries to provide a few guidelines that can be followed by future researchers.

- 1) The information gathered through the practitioners could be more useful to draw inferences about the impact of SHGs.
- 2) Incorporate programmatic elements such as training or leadership opportunities that contribute to women's empowerment.
- 3) Trace empowerment benefits along with institutions financial performance and economic impact indicators.
- 4) Bring women and women's prospective into the governance, management and implementation of business enterprises.
- 5) Collect gender-disaggregated data for use in the design and improvement of programmes.
- 6) A study on non-member women may be undertaken. A comparative study may be much useful in this context in future.

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