

## CHAPTER - 8

### CONCLUDING DISCUSSIONS, SUGGESTIONS AND SCOPE OF SOCIAL WORK INTERVENTION

With the structure and model of SHGs and SHG Bank Linkage firmly established, the nature of the impacts of SHGs can be more closely examined and evaluated. The published estimates from NABARD state that, March 31, 2005, 1.6 million SHGs have benefited from approximately Rs 69 billion in financing (NABARD, 2005). There is no doubt that there has been greater outreach of financial services to the poor through SHGs. In addition to the financial analysis of SHGs, the non-financial areas such as social security and gender dynamics are also effected by the SHG Movement. The following is an analysis of impact of SHGs.

- (1) **Political:** - Political engagement includes active involvement by SHGs in government including local assemblies, Lok Sabha or Panchayati Rai Institutions (PRIs). One of the key benefits of SHGs is women's empowerment and this can be seen with the number of women involved in public affairs. While the number of women actually involved in politics is still very low, research has indicated that of those women that stand for election, over 70% had won their seat (APMAS, 2005). And the female contribution to civil issues ranges from issue of ration cards, laying of Pucca roads, building of school, ensuring appointments in vacant positions in schools and health centers, recovery of river bank lands from encroachers and laying of drinking water pipes (APMAS, 2005). As mentioned, the number of women involved in politics is low. But, the trend is definitely moving up. A mere 5 years ago, the likelihood of women contesting panchayats election was extremely low. Their presence today is affecting the perception of women and their role in the political arena. They are being recognized as an important group with serious concerns. The role of SHGs is both as an inspiration and as a financier. Impoverished women develop greater language and financial skills through the SHG which provides the building blocks for higher levels of confidence to engage the world. Also the SHG sometimes finances the campaign of its members that stand for election. SHGs not only empower its members but also

wield a powerful political role as a group as well. At local village meetings, the leaders of SHGs are often invited to attend and speak.

(2) **Social**

- **Social Harmony:** Social harmony encompasses the equality and integrity of relationships between different social groups. To frame the following analysis, SHGs typically consists of the following social groups: i) Schedule Caste (SC), ii) Scheduled Tribe (ST) and iii) Other Backward Caste (OBC). The impact of SHGs on social harmony has also been mixed. While it has been observed that in groups with mixed membership had group leaders that came from a variety of the social groups. In the vast majority of instances, group leaders were almost exclusively from the dominant social groups' category.
- **Social Justice:** SHG members, being involved in resolving disputes. Whether or not the women are working for their own interests or in the case for justice varies, regardless SHGs impact on the political arena is certainly being seen also in social justice in a slow and evolutionary process.
- **Community:** SHG demonstrated a clear leadership role and rallied the support of the entire village. This demonstrates that given the opportunity, SHGs, assuming they have the capacity, can act as a director of community development. The perception of taking of a women's based organization taking a leading role for the betterment of the greater good has monumental impacts on the local community. Gender dynamics begin to balance in instances such as these. SHGs have helped their members and their communities. By taking a leadership role in community development, SHGs are perceived to be a guiding force for the village.

- (3) **Livelihoods:** Livelihoods, meaning a person's economic activity, is an area that is vitally important to SHGs. The loans that SHG members receive are intended to improve their livelihoods so that they can receive greater and steadier cash flows. In rural areas, livelihoods range from agriculture farming, animal husbandry, dairy and various other goods and services activities. Experience has shown that SHGs have improved livelihood.

- (4) Women who were dependent on their husband are now entrepreneurs at their own right.
- (5) Quick changes have been observed in the quality of the lives of the families.
- (6) Enhanced income, removed indebtedness.
- (7) Enhanced decision making capacity of the women – inside the households and outside.
- (8) Diversification of the products and their value addition has enhanced their income two to three times.
- (9) Arrangements have been made for establishing wider marketing linkages through Trade Fairs, Exhibitions, and Melas etc.

### **SUGGESTIONS:**

- The study has been undertaken to assess the effectiveness of the concept of Self Help Groups in the improvement of the all-round socio-economic and living conditions of the rural women folk. It is well known that more than 75 percent of the country is in the villages, It is seen from the study undertaken that the benefits of forming Self Help Groups have not reached well in the villages, It is suggested that aggressive campaign be undertaken periodically to educate the rural women on the benefits of the concept of Self Help Groups so that they will not only be benefited but they can contribute to the social and economic development of the villages. If the villages develop that will ultimately lead to the development of the country and the country can boast to be called as a developed country.
- The study has revealed that the performance of the women Self' Help Groups are relatively doing well when compared to Non-self Help Groups. The Government should therefore give importance to this vital aspect and re-orient all the women development programmes to ensure that there is an inbuilt Self Help Group component in it, which means that all the Ministries or Departments connected with Rural Development earmark a fixed amount every year towards

the programmes of the Self Help Groups so that the desired results in the implementation of this important concept could be accomplished.

- It is observed from the data collected that in some of the cases the importance of training has been ignore. If any programme has to succeed, the importance of the training cannot be ignored. This is further more relevant where financial and monetary matters are involved. By imparting training, the skills of the villagers can be improved and perfection could be achieved. Any skill can be mastered by giving training and once she becomes a master. She can train the other village women folk, therefore, in order to achieve the goal of self-determination of women and for the sustained growth of the villages, the role of the women cannot be sidelined. So, by making the need based training as an integral part of the Self Help Groups, the rural women can get self-confidence to start and run any trade or enterprise and to contribute for nation building.
- The study reveals clearly the role of the Non-Governmental Organizations in improving the performance of the Self Help Groups. They have been acting as a catalyst between the rural poor and the commercial financial institutions. The study has also revealed the role played by the money lenders in creating havoc in the lives of the rural poor. If the objective of the upliftment of the villages has to be achieved, the role of the money lenders will have to be totally taken away from the rural village scene. This can be achieved in a great way by the effective role to be played by the Non-Governmental Organizations in close link with the Governmental departments so that they can play the role of a catalyst in this regard.
- A country's real strength is in its literate population. In order to improve the literacy rate it is pertinent the rural folk especially the women who are confined to the houses are educated on their rights and duties. This calls for extensive campaign to impart in the minds of the rural women of their rights and duties. It is here that the mass media has a well-defined role to play. They can take up the task of aggressive marketing of the concept of Self Help Groups, which will show the rural women the need for their contribution to the economic and social well-being of the villages.

- The maintenance of the required registers and account note books should be made mandatory as this will lead to greater accountability. As the Self Help Groups are dealing with groups money, they become the custodian of the funds of the group. So, whatever money that has been collected has to be properly accounted for apart from keeping proper account of the expenditure made. It is necessary that at the training stage itself adequate time is spent on this aspect also. It is also essential that the officials devote some time periodically to verify the maintenance of the registers and account books and ensure their correctness.
- It is seen from the study that in some cases the attendance to the meeting of the Self Help Groups are poor. As important decisions concerning the functioning of the Self Help Groups are deliberated at the meetings of the group, it is important that all the members of the group attend the meeting so that the decisions taken are duly deliberated and decided.
- If the desired objective of the all-round development of the villages are to be achieved through Self Help Groups, there is an imperative need to develop the skill of the rural women in all aspects and not only in small savings, the hidden talent of the rural women will have to be identified and that talent will have to be developed and along with it new types of income generating programmes have to be identified, assessed and the choice should be on the rural women to take up the same subject to her being fit for it.
- It is essential that dissemination of health messages should be an integral part of the Self Help Group programme.
- In order to bring out the talents in the leadership, training assumes paramount important and it includes all aspects maintaining good rapport with the other members of the group, bring out better ideas for the implementation of the group, so that the skills of a good leader gets enhanced which will go long way in the smooth and effective functioning of the Self Help Groups.
- Once the Self Help Groups have been formed, there is an absolute need for them to maintain close contact and interaction between the groups in order to assess their performance. This will also enable them to discuss their problems and make it possible for them to solve them.

- The study reveals that the rural women folk are still confined to their domestic chores and their contribution to the political process is very less. If the villages have to be integrated into the national politics, the rural women can play a better role in this regard. Here it is essential that they are educated on the need for their participation in the overall developments of the villages and thereby come out socially to contribute to nation building.
- The money lenders have been playing a destructive role in the development of the villages. If Self Help Groups will have to succeed in their programmes, timely and adequate credit is essential. It is here that the Banks play a very vital role. The Self Help Group members seek better treatment from banks as they complain of inordinate in disbursement of loans. Instances of banks adjusting repayment of loans taken by the family members as a pre-condition for extending fresh loans has been reported. The banks have a bounded duty to extend priority sector loans at low interest rates and they will have to realize their obligation and it is essential that all the Self Help Groups are credit linked. Doorstep banking is common today in the cities. By this the banker comes to the door steps of the client verifies his identity and disburses the money required by the client. In a similar fashion, on an experimental basis this could be tried with the Self Help Groups, thereby extended in a big way which will go a long way in extending the need based timely credit to the rural women and pave the way for the eliminating the money lenders from the rural credit scene.
- In order to enable the Self Help Group members to market their product it, is essential that they are exempted from certain rigid rules and regulations which are made applicable to the products from the other big manufacturers, without compromising on quality control. The government should also consider granting concessions and reliefs in the export market, so that Self Help Groups will be encouraged to export. The co-operative societies can also help in the marketing of the produce of the Self Help Groups.
- The Government as well as Non-Governmental organizations are conducting a number of exhibitions. The Self Help Groups can be allotted space in such exhibitions either free of cost or at concessional rent to enable the Self Help Groups to market their produce.

- The study as revealed that the participation of the aged women and widows is on a very low key. Age and experience has its own bearings on any scheme. It will not be prudent to neglect important segment of the women folk and the stress should be to motivate the widows to join the Self Help Groups compulsorily in large number which will go a long way in eradicating the social evils prevalent in the villages and also give a new life to the widows in the villages. It will not only pave the way for the betterment but also it will ensure their contribution to the nation building. So both Government and Non-Governmental should embark upon an aggressive campaign to educate them on the benefits of forming Self Help Groups and impressed upon them by joining the Self Help Groups which will be in the interest of their moral as well as social security.
- Many NGOs has arranged more number of training for the members of the SHGs to start their own economic activities. These training programmes were attended by president and secretary only. It is suggested that training on innovative economic activities by using the resources in and around the district may be given to the all SHGs members. In this way the SHGs are able to know the innovative ideas for income generating activities and all the members can develop their skills.
- Out of the total 300 sample, SHGs are purely depending upon the NGOs in financial decision making process. In the inception period, the NGOs are forming and giving necessary training to the SHGs. After some period, they have to give the freedom to think and work especially in decision making process. The financial decisions are to be taken by all the members unanimously. Hence, it is suggested that the necessary skills with regard to financial decision making may be inculcated to the members of the SHGs. In this regard, a financial literacy and credit counseling Centre may be opened in every district with suitable financial experts, bank officials and the like. This credit counseling Centre may give the suitable training to all the members of the SHGs in the field of financial management.

- As the SHGs are playing a crucial role in the alleviation of poverty, the Government may consider giving preference to uncovered areas for promoting the SHGs.
- Some groups have recorded as poor repayment performance of loan in the district. It is suggested that incentives may be given for prompt repayment. This will catch the attention of the groups to repay the loan. Further, suitable advice may also be given the members of SHGs for prompt repayment of loan.
- It is found that some SHGs are faced the problem of delay in sanctioning the loan. It is suggested that the officials of bank should visit the SHGs and grade them based on their quality. The grading system and format is already approved by the NABARD. If needed, banks can outsource the task of grading the SHGs to third party to expedite the sanctioning of loan. Banks can fix a day for transactions of the SHGs. The formalities while opening the SHG accounts in banks and while advancing loan to them should be minimum and procedures should be simplified. There should be uniform format for account opening and loan applications across banks. It is also suggested that necessary instructions may be given to the authorities and the bank officials to avoid the delay in sanctioning the loan and to respond to the queries of the SHG members.
- Among the sample only a few SHGs increased their savings. Hence, it is suggested that motivational campaign may be conducted for inculcating saving habit in the minds of the members. The campaign should give exposure to savings, its future benefits, how the savings of members are utilized for rotation among the members, how the amount of groups savings form a base for getting government sponsored scheme for income generating activities and the benefits to the individual member.
- The study reveals that some portion of women are from illiterate group. There is a need to improve the education system at the state level. There is also a need to introduce business related course curriculum in all the institutes to improve their skill in business field. With the spread of technical education in the country and in the states, suitable incentives should be provided to the technically and professionally qualified women.

- NGOs should organize short term courses relating to marketing of the product and up gradation of the quality of the product for the SHGs. It will help them in understanding the trends and challenges faced by them. Training in general and specific areas should be made compulsory for women SHGs who want to avail loans from financial institution.
- Women are becoming more career-oriented and few of them are facing much problem of other family related issues because of dual role played by them. Success stories of women SHGs should be published in the local and national newspaper. It will help in changing the mindset of people and women can get more co-operation from their families and they will more involve in the activities.
- Literacy and numeric training is needed for the poor women to benefit from the micro-credit schemes. Training in legal literacy, rights and gender awareness are important complements to micro-credit for the empowerment of women. The members should be given necessary training and guidance for the successful operation of the group.
- The members of the SHG should be more active, enthusiastic and dynamic to mobilize their savings by group actions. In this process NGOs should act as a facilitator and motivator. The office bearers managing the group should be given nominal financial benefits, which will enable them to be more involved in the activities of the Group.
- The bank should advance adequate credit to the SHG according to their needs. Uniformity should be maintained in formation and extension of financial assistance to them by banks in all blocks. The procedure of the banks in sanctioning credit to SHG should be simple and quick. There is a need for conciseness about the well-established and well recognized quality assessment tools without biasness. Access to bank credit should be increased by taking various simple operational decisions and steps like standardizing the set of documents to be furnished by an SHG for opening its bank account or for accessing credit.

- Multiple agencies in the State are implementing SHG programmes with different objectives and approaches; this garbles the message that reaches the ground. This goes against the holistic support and collaboration requirements of SHGs and SHG programmes.
- Marketing facilities for the sale of products of SHG may be created.
- Periodical exhibitions at block-level may be organized where the products of SHG can be displayed.
- Meetings and Seminars may be organized where the members will get a chance to exchange their views and be able to develop their group strength by interactions.
- Govt. and other institutions need to implement their development projects through SHG so that the members of the SHG get ample scope for getting empowered in both social and psychological sphere.
- Steps needs to be ensured that the promoter and donor must come forwarded to provide skill development and training to the members. Constant monitoring and collection of feedback from member SHGs is quite necessary.
- Federation and Joint Liability Groups of SHG functioning needs to promote.
- Active intervention by district administration, professional bodies and voluntary organizations is precondition for the successful conception of microfinance.
- SHPIs need to be at least a few steps ahead of the SHGs, in order to be useful to them in their role in politics. Specifically, there is a need to train women on good governance because the history of poor governance has been long established. If there is to be lasting change, women need to occupy the offices of where strategic planning is done.
- Arbitration in most villages is currently a male domain, but the experiences of women in negotiating for women's rights could be taken to the next logical step of involvement of women in local justice issues, whether or not a member is involved, and whether or not a member is "right" Similar to the political arena,

SHPIs need to be able to provide the technical support to help SHGs equip themselves as arbitrators.

- Some SHGs have grown and matured to a sizeable scale, they need access to more financial services. Governments can address this need through their state-owned banks by introducing flexible and easily accessible products. Specifically, products such as innovative savings products, micro-insurance, larger loans and enterprise financing can be introduced. Bank lending to SHG federations could also facilitate access to livelihood finance by the women SHG members. Not only will programs such as these address the service gap but it will also change perceptions among bankers. If the state-owned banks take the lead, other bankers will likely follow and make an investment to work with the poor and expand their services to them.
- The need for livelihood support is critical to SHGs development as livelihoods are typically financed by the loans that members receive from the SHG. The needs of SHGs varies from the introduction of new livelihoods to providing support such as market linkages or procurement techniques to refine existing livelihoods. Experience has indicated that these benefits would not have possible without external intervention. Thus, SHPIs can provide the technical livelihood support as needed to help develop SHGs.

### **SCOPE OF SOCIAL WORK INTERVENTION:**

Any discussion on the basic concept of Social Work creates some question in mind. One of those important question is identifying the areas where Social Work should intervene. It is difficult to define as to what Social Work is, but it is much more difficult to understand what is not. The nature of Social Work is ambiguous. Therefore it is difficult to define and to ascertain scope of Social Work is also equally difficult. But for knowing boundaries of Social Work we should try to develop a clear concept of the nature and scope of Social Work in order to understand rationale of the areas of Social Work Practice.

According to Baer and Federico, “Social Work is a profession concerned with the relationship between people and their environment that affect the ability of people to accomplish life task, realize aspiration and values and alleviate distress.”

Social Work intervention includes remediating that is eliminating existing personal or social problems; restoration that is rehabilitating those whose social functioning has been impaired; prevention that is planning, organizing and providing services before problems develop, thus enhancing the prospects of social wellbeing. (Barker, 1987)

Now let us see, those distinct features which make Social Work intervention a unique type of assistance aiming towards enhancing social functioning and how it can be related with the present study:

- The most common distinct feature is the approach of self-help and mutual help. Social work profession can intervene here with the motive of counselling the women SHGs to overcome their anxiety, fear etc. related their success to continue the activity. Awareness programme can be arranged for them to unite together and fight for their rights.
- Social Work professional can play an important role while providing information in regard to promotion of people’s participation through dissemination of authentic and timely information which is very important for the success of all the women SHGs in Kamrup district.
- Social Work professional along with the help of other agencies, Governmental and Non-Governmental organizations can conduct seminar, workshop to their awareness level by bringing behavioral change.
- With regard to training needs of the SHGs, Social Work professional has a major scope to intervene by organizing different training programme.
- In marketing of the product, Social Work professional can play the role as a mediator where Social Worker can link the SHG members into different organizations.
- Social Work profession can be an educator and educate the women SHGs by providing necessary skills and knowledge in accounting, marketing, enhancement of the quality of the products etc.

The new millennium has thrown many challenges subjecting many nations to undergo transformation cutting across their established tradition and culture. New issues have to be addressed to effect social and economic progress of our nation. The most important one is women empowerment through Self-help groups. SHGs have undoubtedly began to make a significant contribution in poverty alleviation and empowerment of poor, especially women in rural areas of our country. Women are the vital infrastructure and their empowerment would hasten the pace of social development. Investing in women's capabilities and empowering them to achieve their choices and opportunities is the definite way to contribute to the economic growth and the overall development. The empowerment of rural women leads to benefit not only to individual women and women groups, but also to the families and the community as a whole. The present study is an attempt to analyze the socio-economic development of the members and the performance of the SHGs in Kamrup district. The performance of the SHGs was good. The greater percentage of women were impacted positively by being members of SHGs. Women's participation in the SHGs enabled them to discover inner strength, gain self-confidence, social, economic, political and psychological empowerment and capacity building. If the aforesaid suggestions are carried out by the authorities concerned, the SHGs will further improve the status of the women in Kamrup District.

### **SCOPE FOR FURTHER RESEARCH:**

The following areas are suggested for further research in Self Help Groups:

- Comparison of performance and satisfaction of members of women SHGs with men SHGs can be undertaken.
- A Comparative study of the performance of the SHGs on the basis of different models of the SHG-Bank linkage.