

Women Empowerment and Self Help Groups: A Study of Urban and Rural Women Self Help Groups of District Aligarh



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Abstract

Women Empowerment refers to increasing the political, social or economic strength of Women. The most common explanation of "Women's Empowerment" is the ability to exercise full control over one's actions. The empowerment of women occurs in reality, when women achieve increased control and participation in decision making that leads to their better access to resources it often involves the empowered developing confidence in their own capacities. The growing social awareness across the globe has brought a number of issues to the fore among which gender equality and empowerment of women are very significant. In traditional societies the need of empowerment is immense. Empowerment is a multi-dimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life. The empowerment occurs through a number of ways and the SHG is one of the significant methods which ensure overall empowerment of rural women. Self Help Groups play an important role in empowering the women in India. Self Help Groups through microfinance has helped the rural women in transforming them from local village Ladies in to Women entrepreneurs. In this context the present paper provides a comparative analysis of women beneficiaries of District Urban Development agency (DUDA) -District Rural development Agency (DRDA) Projects and also evaluates the impact of SHG's on the empowerment of women. It also aims to reveal the role of the empowerment approach (through SHG's) aimed at empowering women in traditional societies through greater self-reliance and internal strength.

Keywords: Women, Empowerment, Shgs, DUDA, DRDA

Introduction

Today Poverty alleviation has become a matter of major concern for the policy makers world over. In spite of a large number of alternative development approaches explored and promoted earlier, it has been found that a perceptible change has not taken place at the grassroots. In the direction of poverty the Human Development Reports and other United Nations/World Bank Reports have identified South Asia as one of the most deprived regions in the World. The Region has the largest number of people in the World living in absolute poverty. A great majority of these people constitute to be women, with limited access to basic needs. The overall burden of poverty and human deprivation is faced by women. The poor souls have been at the receiving end. The issues of gender and equity point to the double burden women have to bear: that of being poor and being a woman. In India ensuring women's access to credit through micro financing is presently a major strategy for both poverty alleviation and women's empowerment. Self Help Groups (SHGs) have been set up across the country by NGOs and through Governmental Programs for extending the facility of micro financing to the marginalized groups.

In the post-independence era, it has been a consistent endeavour of our country to formulate situation specific poverty alleviation policies and programmes for generation of a minimum level of income for poor. Planners and policy makers assumed that the State would provide the lead role in formulating and implementing these programmes. Credit infusion in the rural sector was considered to be the most significant initiative. As experiences accumulated about the constraints within and outside the Government, a new understanding began to emerge. Alternative development approaches were explored so that the credit reached the poor in such a way which was

result oriented and sustainable. The fall in the availability of credit from the formal financial system, resulted in the growth of informal systems to fill the gap. The inability of the existing programmes to reach the poor led to the emergence of microfinance or micro-credit as an alternative poverty alleviation program for the poor. Micro financing is understood in India as the 'provision of thrift, credit and other financial services and products of very small amounts to the poor enabling them to raise their income levels and improve living standards' (NABARD 2000; RBI 1999) Many Non-Governmental Organisations in different areas of the country did work in this direction. Their experiences were illustrative of comprehensive programs enabling rural and urban poor particularly women to move out of poverty into sustainable development. Our planners at this stage were attracted by the experiments of SEWA, WWF and other organisations. Meanwhile there emerged Grameen experiment. The module introduced by Mohammad Yunus was a turning point in the history of microfinance. Grameen's group lending module was replicated even in the developed countries. In lending credit to the poor the concept of group formation was derived from Grameen Module While studying these new experiments, the Government of India introduced different schemes from time to time for attending poverty. But the schemes such as IRDP, TRYSEM, and DWCRA etc. fractured the Indian society making them dependent on the subsidy and concession culture which has meant considerable ill for the Indian banking system. It led to a decline in portfolio quality and neglect of monetary saving facilities in the rural sector (ACRC, 1993). It was argued that such interventions have not only allowed leakage of benefits to undeserving households but also underestimated the ability of the poor to save or pay market rate of interest (Majumdar, 1998). However following the success of micro-financing through Bank linkage model of NABARD in particular, Government perceived the importance of SHGs and consequently embraced the group approach as one important mechanism to target and reach the poor. Starting with Rashtriya Mahila Kosh (RMK) and Indira Mahila Yojana the group concept got further consolidation in the Swarnajayanti Gram Swarozgar Yojana (SGSY) and Swarna Jayanti Shahri Rozgar Yojana (SJSRY). The implementation of microfinancing through self-help groups (SHGs) provides a paradigm shift in the strategy for resolving the socio-economic deprivations of the poor both in rural and urban areas. The marginalized women are its thrust target. Women get a way out of gender discrimination and inequality as well as for exploiting their entrepreneurial talents. The non-governmental organisations (NGOs) occupy a pivotal role. In micro-financing the focus of self help groups is to develop the capacity of the marginalized groups, particularly women, and to organise them, so that they can deal with socio-political and socio-economic issues that affect their lives. The self help groups are participatory in nature, based upon cooperative principles of joint endeavour for thrift and mobilisation of financial assistance. Majority of micro-financing in India is under the SHG Bank Linkage Model (SBL), which is

considered as a landmark development in the banking with the poor. The important SHG network in the country are Swarnjayanti Gram Swarozgar Yojana (SGSY) and Swarnjayanti Shahari Rozgar Yojana (SJSRY) under the ministry of Rural and Urban Development respectively. These schemes launched by the Government of India have been routing credit to SHGs through the DUDA/DRDAs with the involvement of banks and other interventions.

All these initiatives lead to empowerment of women which refers to increasing the political, social or economic strength of Women. The most common explanation of "Women's Empowerment" is the ability to exercise full control over one's actions. (Narayan, 2002). The empowerment of women occurs in reality, when women achieve increased control and participation in decision making that leads to their better access to resources it often involves the empowered developing confidence in their own capacities. The growing social awareness across the globe has brought a number of issues to the fore among which gender equality and empowerment of women are very significant. In traditional societies the need of empowerment is immense. Empowerment is a multi-dimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life. The empowerment occurs through a number of ways and the SHG is one of the significant methods which ensure overall empowerment of rural women. Self-Help Group is a small voluntary association grouping of 10-20 members to form a group which is a home grown model for poverty reduction which simultaneously works to empower and improve the lives of its members. (Shylendra, 1994) The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment. (Kabeer, 2001). Self Help Groups play an important role in empowering the women in India. Self Help Groups through microfinance has helped the rural women in transforming them from local village Ladies in to Women entrepreneurs. The SHG's act as a support group developing courage and offering mutual solace and comfort to the members.

Against the above background, the present study was carried out to make a comparative analysis of women beneficiaries of DUDA- DRDA Projects. This study will evaluate the impact of SHG's on the empowerment of women through detailed analysis at individual, family and community level. It also aims to reveal the role of the empowerment approach (through SHG's) aimed at empowering women in traditional societies through greater self-reliance and internal strength.

Literature Review

A large number of studies have examined the various dimensions of microfinance programmes, microcredit, self-help groups and women empowerment. An attempt is here made to give a brief account of literature related to microfinance,

micro credit, self-help groups and women empowerment.

Zubair Meenai (2003), in his book 'Empowering Rural Women: An approach to empowering women through credit-based Self Help Groups' tried to elucidate and simplify the approach to women's empowerment through credit-based Self Help Groups, by both providing the theoretical perspectives as well as practical guidance and tips to operationalise the same. He portrayed credit-based Self Help Groups, as an integrated approach where credit is only an entry point and an instrument to operationalise other aspects of group dynamics and management.

Yunus (1999) believes that the poverty has not been created by the poor people. It has been created by the institutions we have built and the policies we have pursued. If only we looked at our well established institution with the eyes of the poor and examined our policies from their angle we would have easily detected how they have been creating and sustaining poverty. It is failure of human societies which condemn some people to poverty and make the whole society accept the situation without any qualm. The primary responsibility of every human society is to ensure human dignity to all members of that society. Poverty is the denial of human dignity to a person. It is not consistent with civilized human society. Our region, the south Asia is where most of the world's poor live. If we can lead the way by creating poverty-free south Asia, the whole world will be free from poverty.

Datta and Raman (2000) highlighted that SHGs are characterized by heterogeneity in terms of social and economic indicators. The success of SHGs in terms of high repayment is mostly related to the exploitation of prevailing social ties and cohesion found among women members. Social cohesiveness among members spring not only from their diverse background of knowledge base, skills occupations and income levels, but also due to the dynamic incentive system of progressive lending to the groups on the successful completion of loan repayment. However SHGs are heavily dependent on external financial agencies for their pending operations.

Nagayya (2000) highlighted that an informal arrangement for credit supply to the poor through SHGs is fast emerging as a promising tool for promoting income-generating enterprises. He has reviewed the initiatives taken at the national level with a view of institutional arrangements to support this programme for alleviation of poverty among the poor, with focus on women. He said NABARD and SIDBI are playing an important role at various stages of implementation of this programme. There are other national level bodies also supporting NGO's viz Rashtriya Mahila Kosh (RMK), Rashtriya Gramin Vikas Nidhi (RGVN) etc. He called for an imperative need to enlarge the coverage of SHGs in advance. Portfolio of banks as part of their corporate strategy, to recognize perceived benefits of SHGs financing in terms of reduced default risk on transaction costs.

Satish (2001) in his paper raised certain issues related to the functioning of SHGs Adequate care should be taken to ensure homogeneity of socio

economic status of the members, while forming SHGs. The process of SHG formation has to be systematic whether a bank or an NGO forms it. He emphasized that SHGs experiment has to be spread throughout India rather than being concentrated in a few pockets of the country. NGO's are more suited for forming and nurturing of the SHGs and therefore it is essential to strengthen them and their resources so that they should increasingly undertake this work.

Manimekalai & G Rajeshwari (2001) in their paper highlighted that the provision of microfinance by the NGO's to women SHGs has helped the groups to achieve a measure of economic and social empowerment. It has developed a sense of leadership, organizational skills management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification and modernization.

Littlefield, Murdoch and Hashemi (2003) opine microfinance and the impact it has, go beyond just business loans. The poor use financial services not only for business investment in their micro enterprises but also to invest in health and education to manage household emergencies and to meet a wide variety of other cash needs that they might encounter. Furthermore, since many microfinance programmes have targeted women as clients they have not only helped empower women who appear more responsible and show a better repayment performance but also shown that women are more likely to invest increased income in the household and family well being. Therefore microfinance has both economic as well as social effects.

Aliya Khawari (2004) comments that the microfinance movement has come a long way and on its way has immensely changed the financial landscape around the world. It has inspired new banking concepts that have given hope to the poor households for the betterment of their livelihoods through their own efforts and labour. In the process of the development of the microfinance ideology, the development of the rhetoric of making profits while reducing poverty simultaneously (win win situation), however, has moved much faster than the empirical evidence and the claims have yet to be really substantiated. The most important purpose that the microfinance idea has served is the acknowledgement of the shortcomings of the existing mechanisms of banking and added to the perception of rethinking the poverty paradigm. This in turn has brought about the need for institutional innovation. In particular, the MFIs have proved that despite the absence of collateral and high transaction costs, lending to low income households can be profitable.

Holvoet (2005) in her study of women in rural Kenya finds that in direct bank-borrower minimal credit, women do not gain much in terms of decision-making power within the household. However, when loans are channelled through women's groups and are combined with more investment in social intermediation, substantial shifts in decision-making patterns are observed. This involves a remarkable shift in norm-following and male decision-making towards more bargaining and sole female decision-making within the household. She finds that the

effects are even more striking when women have been members of a group for a longer period and especially when greater emphasis has been laid on genuine social intermediation. Social group intermediation had further gradually transformed groups into actors of local institutional change.

Pitt et al (2006) in a comprehensive study used Item Response Theory (IRT), where the element of analysis is the whole pattern of a set of binary indicators that proxy for woman's autonomy, decision-making power, and participation in household and societal decision making. They find that credit programs lead to women taking a greater role in household decision making, having greater access to financial and economic resources, having greater social networks, more bargaining power vis-à-vis their husbands and having greater freedom of mobility. Additional services like training, awareness raising workshops and other activities over and above the minimalist (financial services only) microfinance approach are also an important determinant of the degree of its impact on the empowerment process of women.

The most of the findings of the present study correspond with the results appearing in the review of literature on the subject of micro financing and marginalized groups. The studies carried out by various authorities/ scholars also establish that women are the most marginalized groups amongst the poor population of our country. The researcher has at various levels empirically opined that the marginalized women are the right targets in the process of micro financing. Providing credit to the women changes the life style of their families. The women happen to be capable financial managers and prudent investors. Well being of the children is their most important priority.

The above studies carried out in various parts of India and around the globe give an idea about the role of SHGs, Microcredit result in the empowerment of women using cultural, social, economical, political variables to different variables at the behavioural level.

Objectives of the Study

1. To understand the process of micro-financing in DUDA and DRDA projects.
2. To analyse the profile and functioning of sampled Self Help Groups (SHGs) and their members under DUDA and DRDA.
3. To make a comparative analysis of SHGs under DUDA and DRDA projects.
4. To explore the attitude and experiences of marginalized groups (women).
5. To measure the impact of DUDA and DRDA micro-financing on individual SHG women member's self-growth and development.
6. To measure the impact of DUDA and DRDA micro-financing on changes in individual SHG women member's role and place in family affairs and decision- making.
7. To measure the Impact of DUDA and DRDA micro-financing on changes in individual SHG women member's interaction pattern in the community.

Methodology

The methodology applied for the present study is primarily descriptive and evaluative in nature. It attempts to explore the role of micro-financing its functioning through self-help groups and the benefits that are likely to accrue to poor women. The Present study is also an exploratory cum diagnostic, based upon primary, secondary and tertiary sources. Exploratory in the sense that the researcher is trying to explore the role of micro-financing, its functioning through self-help groups and the benefits that are likely to accrue to marginalized groups. In the study marginalized groups refer to poor women. The universe of study is the Aligarh district of Uttar Pradesh State.

The locale of study has been DUDA and DRDA, under which urban and rural self-help groups are functioning. Due to the scarcity of data regarding the number of women self-help groups (WSHGs) and other allied information available with the DUDA authorities This situation created a problem in sampling. In order to overcome this limitation the Snowball sampling was used to arrive at the desired sample. The researcher sought the help from key informants that is the DUDA/DRDA authorities, CDSs/NGOs, Block and ward officers etc in identifying the women groups. Once the groups were identified, meetings were arranged with the women members. At this stage the approach of the researcher was to take all the members coming to the meetings and finally stop at the point when the number touched 150 women both in SHGs of DUDA and DRDA. Through this method the researcher finally covered 24 DUDA women self-help groups (WSHGs) and 21 DRDA women self-help groups (WSHGs) These groups covered 300 women SHG members i.e. 150 members of DUDA SHGs and 150 members of DRDA SHGs.

The position of sample size is as under:

Table 1: Sample Size

S.No	Sample Size	Agency		Total
		DUDA	DRDA	
1.	No of SHGs	24	21	45
2.	No of members	150	150	300

The data from primary, secondary and tertiary sources was obtained. The Primary sources are based upon structured interview schedule. Secondary sources include the publications of Government of India, Plan documents, Census reports etc. Tertiary sources include text books, journals and reports. A structured interview schedule was developed and pre-tested by a pilot test. The shortcomings noted during the pilot study were removed from the schedule. Two different interview schedules were used for the SHG and its members. The data thus collected from a sample of 45 groups (24 DUDA SHGs and 21 DRDA SHGs) and 300 members (150 DUDA SHG women and 150 DRDA SHG women) has been analyzed and statistically tested by using both parametric and non-parametric tests in order to arrive at a definite conclusion. Apart from quantitative analysis of the problem certain case studies have been prepared from the SHG members of DUDA

and DRDA in order to support and authenticate the results drawn by quantitative analysis. The results and insights from case studies/field impressions, facts from key informants and informal discussions, have been used to overcome the limitation of limited statistical use.

Major Findings

The empowerment of women in DUDA and DRDA SHG groups has been analysed in the following three context:

1. Impact on Women's self-growth and development (individual level).
2. Impact on Women's position in family system (family level).
3. Impact on Women's Interaction patterns in the community (community level)

At the individual level, the evaluative measures of the above frame work focus on the issues of awareness of SHG members on social issues, knowledge and concern towards health care, functional literacy, freedom of movement, attitudes and perceptions, access to recreational avenues, self-confidence and knowledge of financial matters. At the family level focus has been laid on the issues of control over economic decisions, education of children particularly that of girl child, health care, family planning, marriage of children and mobility. At the community level, the framework points towards participation and involvement in community affairs such as functioning of schools, health centres, anganwadi centres, construction of roads, water management, sanitation, eradication of social evils and attending meetings with the elected bodies.

With regard to the impact on SHG women's self-growth and development, their role and place in the family decision making and their interaction pattern in the community, the following findings have been made:

Individual Self Growth and Development

1. It has been found that there has been more progress relating to the awareness of social issues in DUDA SHG members as compared to their counter parts in DRDA. In urban segment there has been found marked shift in having the awareness of legal rights. This awareness can normally be expected from the members as they are putting up in an urban setting. The shortfall in the rural scene is because of abject poverty, illiteracy, lack of interactive opportunities, communication deficiencies and gender discrimination.
2. The members of DRDA SHGs have shown a marked progress in their knowledge and concern towards personal health and hygiene, child vaccination, nutritious diet, family planning services and sanitary services. In the changed scene there has been shift in the diet patterns and eating arrangements within the households. The progress indicates that the SHGs are administered properly by DRDA and all this has been possible due to right interventions of NGOs/facilitators. The progress in these

areas has also been found in DUDA SHG members as well which is because of adequate health infrastructures available to them in urban area. In spite of this the achievement on the rural side is viewed as encouraging because of the lack of adequate health infrastructure.

3. The confidence level of the DRDA members in talking to outsiders, voicing concerns, participation in decision making has registered a substantial increase. The marked progress observed in DRDA SHG members is a result of their frequent interaction with DRDA functionaries, Block officers, NGOs, Panchayat members and Bank authorities. This in turn has helped them in voicing their concerns on different issues and participating in decision making. On the other hand the progress shown by the DUDA SHG members has not been found more pronounced. Normally the urban SHG members should have exhibited more confidence as compared to rural women. The main reason behind this handicap is that Urban Aligarh is predominantly muslim dominated area. The women live in a closed society and do not like to freely interact with the strangers. This is one of the main impediments in the way of their self confidence. Moreover the interventions of facilitators appear limited leaving little scope for the growth and development of SHG members..
4. Freedom of movement has been found more pronounced in DRDA SHG members. The rural members rarely moved alone out of their locality in the past. The DUDA SHG members are also showing progress in the freedom of movement although they were used to move out of their houses in the past as well.
5. The attitude and perception towards education and small family has been found positive both in rural and urban SHG members. The women now have been found opposing early marriage.
6. There has been improvement in the functional literacy of DRDA SHG members. They have now been found able to write their names instead of affixing thumb impressions. In view of higher literacy rate in the urban areas the DUDA SHG members already possessed some functional literacy. They are now showing improvements in this area.
7. DRDA SHG members due to bank linkage have shown progress in the knowledge of banking activities as compared to DUDA SHG members. This is because of the fact that DRDA SHG members are in their later cycles of loans, which has directly impacted upon their knowledge of banking activities. On the other hand due to absence of bank linkage DUDA SHG members have not been found to be possessing knowledge of banking activities.

8. The members both in urban and rural areas have been found to be showing a strong interest in watching television. Some of the members have been found listening to radio. Due to illiteracy the members have not been found interested in newspaper reading.
9. It is observed that micro-financing has helped in empowering marginalized women with regard to their self growth and development. The participatory role of women in SHGs activities has exposed them to different arenas of life to which they were not hitherto accustomed. There have been some deficiencies here and there. But by and large there has been a perceptible change in their lives. In the changed scenario the women now exhibit more mobility, change of attitude and perception, increase in the level of self confidence and even enjoying their leisure time in recreational activities by watching television and listening to radio programmes. The activities of DUDA SHGs as compared to DRDA SHGs are not adequately articulated. The impact should have been conspicuous in urban women as compared to rural women. The poor performance in DUDA SHG members has resulted due to absence of bank linkage and non involvement of NGOs at the grassroots resulting in the fall of their self growth and development. The researcher observed that DUDA SHG members seemed introvert, gloomy and disinterested during interview sessions. On the other hand DRDA SHG members were found more open, cheerful and participated warmly during the interview sessions.

Position of SHG Women Members in Decision Making At Family Level

It has been found that urban women were deciding on many matters even before their joining SHGs. The impact after their joining is visible but not so pronounced. The urban member during interviews said that they had been deciding the matters themselves and there was no contribution on this part from the SHG. On the other hand the rural women seldom decided on family matters before joining the SHGs but after they joined SHGs the overall impact in deciding the family matters is more visible as compared to urban women. The poor performance shown by DUDA SHG member's in spite of higher literacy as compared to rural women is due to poor implementation of the SHG activities by DUDA, lack of interventions at grass roots, absence of bank linkages and inadequate monitoring. Moreover in the urban area the reasons for not showing strong impact is the result of structural impediments and problems which are often reinforced by culture and tradition

Interaction Pattern of SHG women members in Community

1. DRDA SHGs have started expressing their concern in the community affairs. The reason of poor impact in some areas seemed to be the preoccupation of these women with their daily survival activities including their micro

enterprises, which left them with little time and energy to devote to public good. The lack of political consciousness and awareness of rights has contributed to this lack of activism on their part. The provision of credit alone has little impact on the economic status of poor women. A holistic approach incorporating awareness creation and group organisation, struggle for the fair implementation of various legislations in their support, legal aid are some of the key elements that need to go hand in hand with the availability of the credit. To make this happen, political space has to be found and the programmes themselves will help to further widen that space.

2. Micro-financing through SHGs has impacted upon the DRDA SHG members as compared to the DUDA SHG members. It has been observed that in the rural scene the SHG programme is adequately monitored through interventions by the NGOs and effectively administered by the DRDA. On the other hand in the urban side the implementation seems fragmented, less coordinated as no sustainable development appears to be touching the grass roots. The marginalized women in the rural SHGs have been involved in micro-income generating activities. The credit what-so-ever availed is being utilised by them both in the area of consumption and production. We notice an increase (though slight) in the earnings of marginalized rural women who are associated with the self help groups. Small traces of empowerment do now exhibit in the lives of these marginalized rural women. The data reveals that the upliftment of their economic status is empowering them in the affairs of their lives. Small income generating units of the women have been noticed to contribute greatly in the growth and development of entire families. This can be seen as a greater achievement in the area of self help groups working in the rural areas. We do not mean that micro financing is a panacea for all ills. We shall have to accelerate our efforts for reaching to the women who are poorest of poor.

Recommendations

In the light of data analysis, case studies and field impressions following are the suggestions for making improvements in rural and urban SHGs. The researcher has observed that the women in DUDA SHGs are demotivated. In the course of time most of the groups have disintegrated after first year of their formation. Once they have received revolving fund after first year of their formation the women have not been seen there after interested with the group activities. This is because of the fact that women at this stage are asked to start their income generating activities which they are unable to do due to their economic constraints. On an average the women in the groups receive beneficiaries one thousand each out of the revolving fund. This is quite insufficient for initiating any income activity. Interloaning during first year of their group formation has not been found so visible. No skill development, training has been imparted to the groups. From out of 24 sampled SHGs only 5 groups have been extended loan facility

to start income generating activity. All these things point to the fact that the groups are not being attended at the grass roots and there are no credit injections given to the groups at some regular intervals of time. CDSs do not appear to be having the professional expertise to attend the groups. The authorities may work out some strategy so that more credit injections are given to the women SHGs. The interventions of professional NGOs will help in motivating the women. The authorities can draw some experiences from rural SHGs for making the groups more functional. At the very formation of the groups, interventions of professional NGOs must be available so that cohesive and manageable groups are formed. It needs to be ensured that only eligible beneficiaries are included in the groups so that no undeserving women enter the groups. The interventions at this stage should be informal and the role played by the professionals must be participatory in nature. Efforts be made more to listen to these poor women. Imposing ideas without involving them may prove to be counter productive. The needs of women at the micro level be discussed in detail. Imparting training is a successful intervention for empowering women. The poor women need to be imparted new skills so that they are able to assume the roles which are expected from them after they become SHG members. Training modules have to make women recognise clearly how society structures their perceptions. The employment provided as a result of skills imparted should not interrupt women's household tasks or take them away from their homes. Training sessions which look at marketing should be arranged. Funds provided for training must be utilised in full. The training courses may be repeated periodically. The women may be taken for exposure trips to such of the SHGs which are found to be successful. Authorities need to monitor that the funds on account of training are not diverted for any other purposes. Key activities may be identified thoughtfully and such activities must involve local resources and the skill of the women. The involvement of line departments should be ensured. The infrastructure required for the key activities needs to be taken care of before starting any activity. Efforts require to be made so that the poor women get involved in a diverse range of activities. The credit doses may be made available to the poor women in time. There should not be any procedural delay in the matter. It needs to be ensured that the credit given through interloaning has been invested for the development of the family as a whole. The credit through interloaning is always on need prioritisation. It also needs to be ensured that the loans given for income generating activities are not utilised for consumption purposes. The procedure for applying, seeking and releasing of credit from the banks needs to be streamlined urgently. It should be made more easy and simple for marginalized women. Bankers have a definite role in the field of micro financing. They must be aware of this fact that the poor are credit worthy. The banks right from the formation of SHG should be aware of the group activities and observe professionally the profile of every women member in a group. Bankers may now have to leave their chambers and reach these poor clients in their

little hutments. They must change their attitude towards small loans to poor women and consider it a social obligation to treat them as potential business entrepreneurs. Bankers have been seen primarily concerned with the repayment performance than the growth and diversification of the SHG projects. Due to this low level of participation, they are not able to appreciate the growing credit needs of SHGs. There is need to evolve new products by the banks commensurate with the requirement of poor women. There should be interventions for conducting frequent meetings of the group members particularly in the initial phase of group formation. It will provide communication opportunities to the group members. It will be more innovative and beneficial if the meetings are conducted on a rotation basis in the household of every group member. Apart from credit related issues, social problems should also form part of the meeting agenda. It may be ensured that all the members participate in these meetings. The implementing agencies at the district level may arrange the services of education, health and social welfare department for integrating SHG program Adult education classes may be introduced in the groups once a week so that their functional literacy improves. These women can also serve as volunteers during immunization programs. These departments should from time to time organize awareness camps so that the poor women increase their awareness about education, health and social issues of the society. Documentaries on these issues will be of great use in creating awareness among the poor women. Micro-credit can play a greater role in poverty reduction when it is complemented by ancillary services. Such service would take care of health related problems of self help group members. Micro-insurance can be introduced for health care which would be most useful for mitigating risks in poor households that are devastated by illness. Electronic media particularly television has to play its role in helping the marginalized women. Doordarshan can help a lot in empowering these women if the programs based upon the success stories of SHGs in other parts of the country are telecast regularly.

Strong marketing network is called for effective and proper marketing of product and services of micro enterprises linked SHGs. They need marketing support and institutional capacity to handle marketing activities independently. Along with the provision of credit these auxiliary services are very important for promoting the micro-enterprises initiated by the self-help groups. It has been noticed with concern that poor women have not control over immovable assets (land, house). This exclusion of poor women from property rights is detrimental to the interests of these women. The tragedy is that the movable assets created by them from their income are sometimes snatched from them. The authorities may evolve some mechanism so that loan is being provided to the poor women with title deeds to the land on which the houses are built. The marginalized women require large amounts to come out of abject poverty. Government may allocate substantial funds in the area of self help groups so that the poverty alleviation initiatives gain a strong momentum.

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