



SHG: A Change Agent for Rural Women Empowerment and Entrepreneurship Development in Western Orissa

KEYWORDS

Micro-Enterprises, social rights and entitlements, village affairs, income generation, Models of SHGs and Economic Position of Women etc.

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ABSTRACT

This paper attempts to understand how Non-farm income generation activities is a gainful engagement of villagers through the help of SHGs (Self Help Groups) in Western Orissa. SHG has become almost synonymous with economic empowerment of future. It created a scope and opportunity for Micro-Enterprises for empowering entrepreneurial spirit in Western Orissa. This Entrepreneur Charter aims at enhancing the responsiveness and the effectiveness of the services delivered by the PRERANA to the women of Western Orissa.

The SHG movement in Orissa has become almost synonymous with empowerment of villagers with an understanding of their legal, judicial and social rights and entitlements. While efforts from various institutions in the state towards poverty reduction and women's empowerment have not been lacking, the impact has fallen short of expectations.

In India, SHGs represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self management and development for the women who are SHG members. SHGs are formed and supported usually by NGOs or (increasingly) by Government agencies. Linked not only to banks but also to wider development programmes, SHGs are seen to confer many benefits, both economic and social. SHGs enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHGs can also be community platforms from which women become active in village affairs, stand for local election or take action to address social or community issues (the abuse of women, alcohol, the dowry system, schools, and water supply). But there are also some questions. How effective are the groups in managing their financial transactions? Are the groups sustainable? Do they help in mobilizing women to take social action? How effective are such actions? Who is really benefiting? Do the poorest benefit, do they not join at all or if they do join, are they more likely to drop out?

Based on secondary research (Review the Literature on my future research work in Kalahandi), it exports opinions from different sources and presents a reality check of 'what is really happening' and how Non-farm income generation activities is a gainful engagement of Women through the help of SHG (Self help group) in Western Orissa.

Introduction:

"You can tell the condition of a nation by looking at the status of its women." - J Nehru

"A woman is like a tea bag: you can not tell how strong she is until you put her in hot water." - Eleanor Roosevelt

The concept of empowerment is defined as the process by which women take control and ownership of their choices. The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence (Kabeer, 2001).

Empowerment can take place at a hierarchy of different levels – individual, household, community and societal – and is facilitated by providing encouraging factors (e.g. exposure to new activities, which can build capacities) and removing inhibiting factors (e.g. lack of resources and skills). In this connection Micro-finance with SHGs plays an effective role for promoting women empowerment. It is not only an efficient tool to fight against poverty, but also as a means of promoting the empowerment of the most marginalized sections of the population, especially women. According to Ellie Bosch it is just old wine in a new bottle (Bosch, 2002).

It consists of a group of people of three to eight persons on the condition that each of them would be assuming responsibility for the development of all. Micro Finance institution started in India in 1980s through SHGs model. It is the Grameen replication model of Bangladesh. There are nearly 3,00,000 SHGs working all over India. It is true that the concept of microfinance is yet to spread its wings all over India, but the rate at which it is expanding its branches, very soon it would be reaching at the doorsteps of the poor houses. The most successful region for microfinance is the Southern part of India; Andhra Pradesh has become the example for the other states in this case.

The micro finance is an agenda for empowering poor women. Micro enterprises are an integral part of planned strategy for securing balanced development of the economy of the poor women. Rural women's participation in agro-based activities is much more than what statistics reveals. This is mainly due to the fact that most of the work done by the women at farm and home is disguised as daily chores. Mechanization and easy availability of labour provide more time to energetic women to engage themselves in self-employment or entrepreneur ventures. Rural women having human and non-human resources to take up an enterprise need an innovative mind and motivation. Entrepreneurship is the only solution to the growing employment among rural youth. It helps to generate employment for a number of people within their own social system. This is more beneficial for women in rural areas as it enables them to add to the family income while taking care of their own home and livestock centered task. Rural women possess abundant resources to take up enterprises. She has the benefit of easy availability of arm and livestock based raw materials and other resources. Hence, she can effectively undertake both the production and processing oriented enterprises. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision-making status in the family and society as a whole.

Socio-Economic Profile of KBK Districts:

In a poor and backward state showing highest incidence of rural poverty, the development requires special attention. It is found that the socio-economic conditions of people in the undivided Kalahandi, Bolangir and Koraput districts, popularly known as the KBK districts, have worsened over the years. Thanks to deforestation and erratic rainfall causing recurring droughts and famine like situation, these districts having more than 80 per cent of agricultural dependent population show bulk of the poor and destitute in

Orissa. Interestingly, during 1970-90 periods, although the inter district level of development disparities among the 13 old and undivided districts of Orissa could marginally be reduced from 42.62 per cent to 40.24 per cent in the early 1990s according to the co-efficient of variation values of composite development index (CDI) formed on the basis of relative deprivation method, the CDI values of all the three undivided KBK districts have markedly diminished over the years. There has also been a marked fall in the rank positions of these three districts vis-à-vis the other districts of the state. This shows that these three districts have been affected by the 'backwash effects' of development, which may probably be due to their inherent disadvantageous factors like poor quality of human capital, backward and unsustainable agriculture coupled with reckless exploitation of forest resources.

Yet, another rural employment programme has been implemented recently. With the introduction of the National Rural Employment Guarantee Bill in the Parliament, on 18th August 2005, the poor once again get another promise of uplift. The Bill, with a word of providing 100 days of employment to one member of a family in rural India, with a minimum wage of Rs. 60 per day, sounds promising.

Similar schemes have already been implemented with much fanfare, countywide in general, and for KBK districts in particular. Assessing success of such programmes across some states in India, Jean Dreze has underlined that misappropriation of funds has been a permanent feature of such programmes (Loot for Work Programme, Times of India, Mumbai, 02/07/2005). A survey carried out by this author in 2002 to assess the impact of other income driven and subsidy driven programmes like: Jawahar Rojgar Yojana (JRY), Employment Assurance Scheme (EAS), Million Wells Scheme (MWS) and Indira Awas Yojana (IAY), observes authentication of such facts in the KBK districts. Most of such programmes have targeted women and their participation was given a major importance. Rural poverty is more visible among women and proportion of tribal women under realm of poverty is still larger. As such, policy implementation has stressed on female participation. But, without proper accountability and transparency these schemes were liable to failure. Most other programmes have also moved in the same path. It has been found out by the Planning Commission that 58% of the subsidized food grains distributed through the Targeted Public Distribution System; do not reach the target group. Moreover it has also been observed that cost of handling food grains by the public agencies is so high that to transfer Re 1 to the poor the center has to spend nearly Rs.3.65, which means Re 1 of budget subsidy is worth 27 paise for the poor (Economic Times, 24/08/04). The outcome budget has observed underperformance of various rural employment schemes. Sampurna Grameen Rozgar Yojana was to generate employment of 17.22 crore man-days. The achievement, according to the statistics of the Ministry of Rural Development, has been only 9.41 crore man-days. Identical is the story of National Food for Work Programme. The target for the first quarter was 15 crore man-days of work, while the achievement is less than half, i.e. 7.31 crore (Economic Times, 9/08/05). With such a success story, there is little point in implementing more such schemes.

Entrepreneurship Development of Rural Women through Self Help Groups

Women who comprise half of human resources have been identified as key agents of sustainable development and women's equality is as central to a more holistic approach towards stabilizing new patterns and process of developments. [Birendra Kumar Jha, 2009]. The contribution of women and their role in the family as well as in the economic development and social transformation are pivotal. Women constitute 90 per cent of total marginal workers of

the country. Rural women who are engaged in agriculture form 78 per cent of all women in regular work [Harendar Kumar, 2009]. Experience of NIRD action research projects reveal that the operational aspects, such as the extent of enabling that goes into the community self help processes and sharpening the mind set of women.

Men and the project administrators are low or critical components that determine their extent to which empowerment may or may not take place. The role of micro-credit is to, improve the socio and economic development of women and improve the status of women in households and communities. The micro entrepreneurs are strengthening the women empowerment and remove the gender inequalities. SHG's micro credit mechanism makes the members to involve in other community development activities. Micro credit is promoting the small scale business enterprises and its major aim is to alleviate poverty by income generating activities among women and poor. Therefore, they could achieve self-sufficiency. Now-a-days economic development is one of the factors that have changed the entire scenario of social and cultural environment within the country especially for the women. The rural women are engaged in small-scale entrepreneurship programme with the help of SHGs and through these that they are economically empowered and attaining status in family and community.

Rural women play a vital role in farm and home system. She contributes substantially in the physical aspect of farming, livestock management, post harvest and allied activities. Her direct and indirect contribution at the farm and home level along with livestock management operation has not only help to save their assets but also led to increase the family income. She performs various farm, livestock, post harvest and allied activities and possesses skills and indigenous knowledge in these areas. The women were empowering themselves technically to cope with the changing times and productively using their free time and existing skills for setting and sustaining enterprises. They were engaged in starting individual or collective income generation programme with the help of self-help group. This will not only generate income for them but also improve the decision-making capabilities that led to overall empowerment.

Types of empowerment

- ❖ Economic empowerment
- ❖ Increased well-being
- ❖ Social and political empowerment

Empowering women particularly rural women is a challenge. Micro enterprises in rural area can help to meet these challenges. Micro-enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women. Following are some of the personal and social capabilities, which were developed as result of taking up enterprise among rural women.

- Economic empowerment
- Improved standard of living
- Self confidence
- Enhance awareness
- Sense of achievement
- Increased social interaction
- Engaged in political activities
- Increased participation level in gram sabha meeting
- Improvement in leadership qualities
- Involvement in solving problems related to women and community
- Decision making capacity in family and community

Process of empowerment:



State/Region	No. of SHGs	Bank loan (Rs million)
Bihar	46221	1052.19
Jharkhand	30819	1114.6
Orissa	180896(4)	4754.65
West Bengal	136251(6)	2424.52
UT of A and N Islands	164	8.23
Sub-Total	394351	9354.19

Source: NABARD

Advantages of Entrepreneurship among Rural Women WOMEN'S NEW FOUND IDENTITY IN WESTERN ORISSA:

One of the most important observations is the emergence of women's identity and their empowerment with the coming of SHG as an economic opportunity provider. Another aspect of understanding SHG and women's assertion is the growing contribution of women workers to the sources of their households' livelihood.

Role model:

Smt. Mathura Sabar of Kusumdor, Kalahandi received certificate of merit at New Delhi for her excellence in mushroom production with the help of SHG.

Consolidated Micro enterprise/Livelihoods profile of surveyed villages in western Orissa

Name of the activity	Number of entrepreneurs engaged in activity
Livestock activity	
Milk production	125
Poultry (backyard)	2015
Goatary	852
Piggery	5
Duckery	226
Land based activity	
Vegetable growing	590
Horticulture (Fruit trees)	35
Trading activity	
NTFP	85
Grains	150
Cloth	38
Cosmetics	31
Bangle	7
Service activity	
Renting pumpset/engine	42
Hauler	2
Carpenter	116
Barber	6
Tailoring	54
Cycle repair	39
Production activity	
Khali & Dona making	130
Bamboo craft	88
Potters	40
Broom Making	26

Source: WESTERN ORISSA RURAL LIVELIHOODS PROJECT CNTR: 98 7800

Economic empowerment of women by micro entrepreneurship led to the empowerment of women in many things such as socio-economic opportunity, property rights, political representation, social equality, personal right, family development, market development, community development and at last the nation development.

The Kalahandi- Bolangir- Koraput (KBK) Region in Orissa continued to receive thrust in microfinance from NABARD. During the year 18,574 SHGs were provided with bank loan, bringing the cumulative number of groups credit linked to 64,550. 3 New NGOs were sanctioned promotional grant assistance of Rs. 0.83 million for promotion and linkage of 350 SHGs in the region, taking the cumulative grant assistance sanctioned to Rs. 6.86 million to 40 NGOs for promotion and linkage of 2282 SHGs. Besides, under the scheme of associating individual rural volunteers for SHG promotion and linkage, Kalahandi. Anchalik Gramin Bank was sanctioned a grant assistance of Rs. 0.39 million for promotion of 500 SHGs through 30 rural volunteers over a period of two years in Kalahandi, Nuapara, Kandhamal and Boudh districts of Orissa.

Agency wise cumulative position of SHGs up to March 2006 Eastern Region

	CBs	RRBs	Co-oper. Bank	Total
No. of SHGs	No. of SHGs	No. of SHGs	No. of SHGs	
Bihar	9577	26188	185	45950
Jharkhand	21520	9299	-	30819
Orissa	77859	86256	16781	76769
West Bengal	37828	37909	60514	36251
UT of A and N Islands	9	-	155	155

cSub-Total 156793 159652 77635 136406

Source: NABARD

SHG-Bank Linkage- Western Region wise physical and financial progress (March 2006) Eastern Region

Source of Income through different SHG for women

Sl.No	SHG NAMES	Source of Income	Place
1	Jai Sri Ram SHG	oil from seeds	Patamara, Saintala, Balangir
2	Saraswati SHG	cotton fields	Patnagarh
3	Narishakti SHG members	Fish feed	Boden
4	Maa Brundabati SHG	Cultivating onions.	Tukulapada

5	Adarsh SHG	vegetable field	Rupra
6	Dukuribudi SHG	banana sapling	Nuapada
7	livelihood support team (LST)	Onion	Patarbasa
8	Brundabati SHG	spinninh the yarn	Bargarh
9	SahabhagiVikas Abhiyan SHG	preparing sweets & snacks	Chacharabhata village
10	Sahbhagi Vikas Abhiyan (SVA)	Bumper vegetable crop	Titakela village, Narla
11	Jai Matadi Self Help Group	mushrooms	Damodarapur village
12	Maa Samaleswari CIG.	art at Talpadar	Bargarh
13	Maa Tulasi SHG	thread designing & tailoring	Bargarh
14	Maa Dharani SHG	vegetable field	Kalahandi
15	Jai Jagannath SHG	crops	Kalahandi
16	Common Interest Groups (CIGs)	Mushroom cultivation	Phatapada,Kalahandi
17	Mudrajore Micro watershed,	Teak and coconut plantations	Koksara, Kalahandi
18	Sarbhata UG Formed	irrigating banana plantations	Nuapada
19	The Pengurani SHG	radish, tomato and brinjal	Koraput
20	JSS	preparing dry snacks,	Khariar
21	Ma Laxmi Self-Help Group members	mahua	Khariar
22	SHG	pickle preparation	madanpur rampur-KLD
23	SHG	Broom stick	asurumunda balingar
24	Maa gayatri SHG	Muchroom cultivation	Mal gaon kalahandi
25	Maa Samaleswari CIG.	woolen sweaters	Puintala

Source: WESTERN ORISSA RURAL LIVELIHOODS PROJECT REPORTS



Mamtaz Banu of Phatapada vill of Maljharan watershed with her livelihood assets

Mamtaj Bano, a widow of other caste with household no 76 and very poor according to WBR ranking of Maljharan was living in her brother's residence after sudden death of her husband due to diabetes in 2000. At that time she had one six year old son and one four year old daughter. After her husband's death she decided to stay with her kids at his brother's residence, as she had no other option. After the intervention of WORLP, she came under very poor category of beneficiary. She was given grant support of Rs.5000 to start chudi (Bangle) business. She purchased chudi out of this grant and started selling chudi in nearby villages as an IGA. She sells chudi worth Rs. 250 to Rs. 300 per day, out of which she earns Rs. 100 to 120 as profit. Now her son and daughter have started continuing their studies in school and studying in class 9th and 7th class respectively. Now she is very happy and satisfied mother and hopes that her children will become good citizens of the country and serve the society.

Cost benefits Analysis:

A. Purchasing price

- I. Cost of 1 dozen chuddi in loose = Rs.18.00
- ii. Cost of 1pkd chuddi (12 Chuddi) = Rs.20.00

Total (i+ii) = Rs.38.00

B. Selling price

- I. Selling price of 1 dozen chuddi = Rs.25.00
- ii. Selling price of 1 pkt chuddi = Rs.40.00

Total (i+ii) = Rs.65.00

Net Profit (B-A) = Rs.27.00

Tailoring-Livelihood option



Renubala Sahu w/o Pitabasa Sahu of Damdorpur village under Triveni micro watershed of WORLP belongs to BPL family. There are four members in her family. Her children go to school. Her husband Pitabasa Sahu is working in a nearby farm house and his earning per month is Rs.2500/-. WORLP watershed provided him a grant of Rs. 4000 and he utilized the amount for purchase of a tailoring machine for using by his wife in the village. His wife started stitching blouse, petticoat, ladies dress for nearby villagers as well as manufacturing readymade garments and selling to the villagers. Today she is able generate income of Rs.2000 per month and now she is able to do savings in his bank worth Rs.7000.



Phulmani Bag is a woman of great will power and determination. It was in November 2009, Phulmani was selected as one of the Gram Panchayat SHG leaders for our women based project- Vedanta Asha. Ever since there has been no looking back. Phulmani has facilitated and motivated the training of 100 SHG members on goaty, floriculture & commercial vegetable cultivation. With regular engagement & counseling and visits to defunct SHGs she has succeeded in revitalizing 20 SHGs and, formed 6 new SHG's under the Vedanta Asha Project. Phulmani also lays emphasis on women's literacy. Under her leadership a Vedanta Asha Night School for Adults has been running since April 2010.



Meeradei in action at Lovely Beauty Parlour - Bhawanipatna, Kalahandi

Source: Er. Santosh Kumar Khatua, PD Watersheds, Kalahandi

Today Meeradei is an accomplished beautician and quite adept in the skills of grooming, hair cutting, threading, massaging, pedicure and manicure. She works from 8 AM to 9 PM everyday and has become a favourite of ladies and college girls visiting the beauty parlour. She stays at Ms Padmalaya's house. She is now earning around Rs. 1500 a month. She sends money for treatment of her father and also keeps studying. Last year she has passed 10th board exam. She is studying further and preparing for plus two test. Sometimes she visits her parents in Rengal Pali. The neighbours in the village greet her with much appreciation. She is ambitious of expanding the beauty parlour with modern equipments and a spacious room for which more finance would be necessary. She also aspires to get married one day and settle with the groom of her choice.



Members of Jai Sri Ram SHG collecting oil from seeds - Patamara, Balangir

Source: Sri Dinabandhu Meher LST –ME & Sri Ujal Patel WDTSocial, WORLP, SVA Balangir

Patamara is a small village with 113 households and situated in Jhinkidunguri Panchayat, about 20 km. from Saintala block in Balangir district. Majority of the villagers collect Mohua seeds (tol) and other forest produce as a livelihood option because of insufficient rains to support agricultural activities in the locality. Till 2007, they used to take these seeds to Saintala town for processing at oil mills owned by traders who kept the Pidia (extracts of seed after expelling its oil) as price for their services. However, in this process, less than optimal oil content of the seeds were only expelled and the traders used to usurp the remaining seed content.

Processing one quintal of tol at those mills incurred a loss of 8 to 10 lt. of oil to the villager (optimal oil output per quintal of seeds is 44 lt.). Besides, the residues of the seeds were getting sold profitably by the traders depriving villagers of their proportionate share. They unknowingly succumbed to this injustice and exploitation by the traders. Besides, while going to town for oil processing, they had to face several complications like difficulty in transportation and reduced productivity because of having to skip daily works. The WORLP PIA (SVA) got to know about their plight and sought to find a solution. In the process of implementing micro planning, the PIA had successfully formed an SHG named Jai Shree Ram SHG comprising 12 women members of Patamara. Since its formation in 2002, the SHG has emerged as a potential force in carrying out a number of welfare measures like keeping village sanitation, raising nurseries and campaigning against alcoholism in the village. Under guidance of the PIA the SHG members went on an exposure trip to an oil expeller at Kalahandi where they learnt about operation of the oil expeller machinery and profitability of the trade. Upon their return they were facilitated to get a grant of Rs.50, 000 from the Gram Swaraj watershed committee for collection of forest produce and Revolving Fund of Rs. 50, 000 for procuring an oil expeller machine. With an additional loan of Rs.70, 000, the group could buy and set up an expeller machine.



Jayalaxmi SHG members earning their livelihoods and getting wide recognition by producing homemade nutritious dry food (Chhatua) - Bubel, Puintala, Balangir

Until 2002, poverty stricken women in Bubel, a tiny village in Puintala block of Balangir district, led a lackluster life. Being dependent on their male counterparts and confined to household chores, the women had no chance of taking self decisions and contributing to their family income. Drudgery and dependency had sealed their fate to lead a free and self-sufficient life. Their first chance to find a breakthrough came in May, 2002 through initiatives of an NGO named, Palli Aloka Pathagara which motivated them to form an SHG. Under its supervision, 11 women of Bubel formed the Jayalaxmi SHG and started activities like conducting group meetings, village sanitation and savings.



Members of Maa Manikeswari SHG strengthening livelihoods by running agro-processing plant successfully - Kapsara, Bhawanipatna, and Kalahandi

Impressed with the performance of the women, the Nehru Yuba Kendra (NYK) facilitated in the formation of an SHG named as Maa Manikeswari SHG comprising 11 women of the village in 2000. Earlier, most of these women used to migrate to the nearby town Bhawanipatna to work as labourers in construction sites and agricultural fields. Since majority of these women were very poor, the NYK assisted them with finance for brick making from which the group could earn a profit of Rs.10, 000. During 2006-07 the NYK coordinated in establishing linkage with the bank through which the group got a loan of Rs 2,00,000 from the UGB at Bhawanipatna. With Rs.60, 000 of the loan the group was assisted by NYK in procuring a rice huller from Mahindra Group at Bhawanipatna. A workshop was constructed investing Rs.60, 000. Cost of buying diesel, payment of driver's salary at Rs.2, 000 per month and charges towards mechanic were met by spending Rs.30, 000 of the loan. Spending Rs.18, 000 a motor pipe was installed for cultivation of vegetables in one acre of land taken on lease @ Rs.2, 000 for one year. The NYK supplied a power tiller to the group which is being used for hiring to villagers at nominal rates. The rest of the loan amount was given to the group members at 3% interest for individual business. In view of the potential of this group, the Kashi Viswanath micro-watershed committee operating under DPAP 10th batch sanctioned an RF of Rs.20,000 for investing in PDF. Through a dealership with the Block office the group started supplying 600 lt. of kerosene in a month and selling rice at Rs.6.30 per kilo in the village and its surrounding region. However, ever since rice became available at BPL rate of Rs.2 a kilo, the group stopped selling rice.

Without help of any kind from any organization, a group of 12 women of Badkarlakot village of Kalahandi have scripted a success story. Women from socially marginalized sections of village do not go for menial labour any longer and the trend of low literacy stands reversed. Creation of Ghumeraswar SHG in the village has triggered a dynamic economic activity at the grassroots level in the village. Badkarlot is a small village mostly inhabited by Bhatra tribal people who depend on agriculture. Five years back, 12 women of the village formed an SHG chipping in from their little savings. They got 20 acres of village pond land from the gram panchayat on lease of Rs 4000 per annum for five years. Since last three years, they have been doing pisciculture under the guidance of Watershed Mission which provided them technical knowhow and a revolving fund of Rs 15,000. The SHG manages to earn an annual profit of Rs 80,000 after meeting all the expenses.

Conclusion and suggestions

The study is basically based on to seek those factors which may be stated as the boosting and motivating factors for women entrepreneurship. Study finds that Leading attitude, determination and Risk taking attitude are the major areas and factors which may be stated as the motivational factors for the growth of women entrepreneurship and they found new identity in their locality like: Smt. Mathura Sabar of Ku-

sumdor, Kalahandi receiving certificate of merit at New Delhi for her excellence in mushroom production. At last SHG: A change agent towards motivational factors for the growth of women entrepreneurship in Western Orissa. And it's just a beginning and long way to go for developing Entrepreneurial Spirit in Western Orissa.

Considering the findings of the study, the following suggestions were prescribed.

- Literacy and numeric training is needed for the poor women to benefit from the micro-credit schemes.
- Complete knowledge about the SHG model and the benefits to them
- 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 mobilise 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.
- Marketing facilities for the sale of products of SHG may be created.
- Periodical exhibitions at block-level may be organised where the products of SHG can be displayed.
- Meetings and Seminars may be organised where the members will get a chance to exchange their views and be able to develop their group strength by interactions.
- Active intervention by district administration, professional bodies and voluntary organisations is precondition for the successful conception of micro enterprises in terms of skill training, designing products, providing new technology and access to market.

Policy Implications:

In this twenty-first century, we must take along an active people-centred and growth-oriented poverty alleviation strategy – a strategy which seems to incorporate women's aspirations, dynamism and involvement. It is envisaged that self-help groups will play a vital role in such strategy. But there is a need for structural orientation of the groups to suit the requirements of new business. Micro credit movement has to be viewed from a long-term perspective under SHG framework, which underlines the need for a deliberate policy implications in favour of assurance in terms of technology back-up, product market and human resource development. Hence, there is a need for the development of an innovative and diversified micro-finance sector, which will make a real contribution to women empowerment.

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