

**WOMEN EMPOWERMENT THROUGH MICRO FINANCE: AN EMPIRICAL STUDY OF WOMEN SELF
HELP GROUPS IN PATIALA DISTRICT,
PUNJAB**

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Abstract

The study evaluates the impact of women's access to finance on their empowerment in Patiala district of Punjab state. The intervention of Micro Finance has brought tremendous changes in the life of woman at the grass root level. The Self Help Groups (SHGs) are the instrumental in empowering rural women with affordable banking, insurance and entrepreneurial approaches. Therefore, the present economic challenges have emphasized the need of woman's participation in socioeconomic contributions for sustainable developments. The main objective of this research paper is to study the perceived impact of micro credit on the women empowerment. This is moved with two research questions that are (i) Micro Finance creates Women Empowerment and (ii) The SHGs are the best econometric tool for women empowerment. Hence, the study is confined to Patiala District of which 50 SHG members and officials have interviewed using judgment and convenience sampling technique to obtain results on research questions of the study. The study recognise that microfinance has positive impact on women empowerment and also benefiting their small businesses which are struggling with finance to fund their businesses due to lack of collateral security, and other unofficial screening criterion. The paper noted that the available microfinance institutions are lending for consumption purposes and charges high interest rates which make it difficult for the women in business to borrow. NABARD should take steps to eliminate harassment caused to the SHG leaders at the time of bank linkage. Besides, SHGs require proper guidance and regular visits by the promoters i.e. GOs, NGOs and Banks for achieving cohesiveness and smooth functioning SHG activities.

KEYWORDS: Empowerment, Micro Finance, Rural Poor, SHGs

INTRODUCTION

Microfinance

In search of various alternatives to help the poor, especially of the developing world, come out of poverty; microfinance emerged as one of the most applauded and almost unanimously celebrated interventions for poverty reduction since the 70s. Apparently, there have not been sufficient studies to testify these anecdotal claims, but many donor agencies, non-governmental organizations, Microfinance institutions and governments across the globe continue to regard microfinance virtually a genuine innovation to help the poor and, more specifically, an impeccable tool for women's empowerment (**Mayoux 2005; Asim 2008.**). Though different microfinance schemes follow different patterns and aim at achieving different results, a majority of Microfinance institutions (MFIs) have always been underscoring women's empowerment and poverty reduction, two major targets of the Millennium Development Goals (MDGs), as their primary and most prioritized goals of microfinance intervention.

Microfinance is one of the rarest approaches to economic development and empowerment of the poor which has been hailed without much criticism though some schools of thoughts have consistently chosen to remain silent about its pros and cons. For instance, The United Nations declared the year 2005 as the Year of Microfinance, and its then General Secretary Kofi Annan famously said, "Microfinance recognizes that poor people are remarkable reservoirs of energy and knowledge. And while the lack of financial services is a sign of poverty, today it is also understood as an untapped opportunity to create markets, bring people in from the margins and give them the tools with which to help themselves"

According to **CGAP**(Consultative Group to Assist the Poor), Microfinance is a service which offers poor people access to basic financial services such as loans, savings, money transfer services and micro insurance.

Microfinance is the provision of broad range of financial services such as deposits, loans, payment services, money transfers and insurance to poor and low-income households and their microenterprises. Microfinance services are provided the three types of sources (i) formal institutions like through Banks (ii) semiformal institutions like NGOs and (iii) informal sources like money lenders. The present research study has been undertaken in the area of Micro-Finance. Now-a-days, Micro Finance Institutions (MFIs) are playing vital role in the economy by extending Micro-Credit facilities in order to develop rural folk by changing their life style pattern. Similarly, these institutions are made an attempt to bring rural women and farmers into the formal banking grid. As a result of this, most of the under developed and/or rural areas are getting modern formal banking facilities in their door steps. Micro-Finance services have diversified over time into areas such as micro savings, micro insurance and several non-financial services. Thus, over the years, an ongoing process of experimentation and innovation undertaken by Indian Micro-Finance Institutions (MFIs) has become vague at the edges which results in a spectrum represented by SHG models.

Self Help Groups

The origin of SHGs is from Grameen Bank of Bangladesh, which was founded by Mohammed Yunus. SHGs were on the developing track during 1975. Self-Help Groups (SHGs) or Thrift and Credit Groups

are informal groups whose members pool savings and relend within the group on rotational or needs basis. These groups have operated on Co-operative principles and do collective actions. Sometimes the internal savings generated were supplemented by external resources loaned/donated by the Voluntary Agency which promoted the SHGs. They succeeded in performing/providing banking services to their members door steps without any defaults. **National Bank for Agriculture and Rural Development (NABARD)** defines Self Help Group as “a group of 20 or less people from a homogenous class who are willing to come together for addressing their common problems. They make regular savings and use the pooled savings to give interest-bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs, setting self-determined terms for repayment, and keeping books and records. It builds financial discipline and credit history that then encourages banks to lend to them in certain multiples of their own savings and without any demand for collateral security. SHGs are measured as a new lease of life for the women in villages for their social and economic empowerment

In India, NABARD initiated SHGs in the year 1986-87. But the real impact was witnessed after 1991-92 with the linkage of SHGs with banks. The basic principles of the SHGs are group approach, mutual trust, group cohesiveness, spirit of thrift, demand based lending, collateral free loan, peer group pressure in repayment, skill training, capacity building and empowerment. In Punjab, the formation of SHGs was slow to come about initially but has now gained huge popularity over the last decade. So, the present study was attempted to study the reactions of members towards advantages of SHGs.

The efforts of Governmental and Non-Governmental setups like NABARD, RBI, and GOI etc. are highly appreciated in empowering the women through Self Help Groups (SHGs). This has resulted the level of participation of women is increasing day by day due to increments in literacy rate, wider opportunity for woman, necessity of woman in solving home related aspects, reduction in gender discrimination, Government schemes towards woman, etc. The unique feature of microfinance through SHG programme is that it focuses on women for development. The basic idea is to empower women by providing them financial assistance and allowing them to earn an independent income, contribute financially to their households and generate self-employment.

Empowerment

Empowerment is the phenomenon of the mid 18th century and the term become popular in the field of development, especially with reference to women due to discrimination and exploitation is seen all over the world. There has also been a shift in the demands of women from equality in 1970s to development in the 1980s to empowerment-social, political and economic since the 1990s. Since the term empowerment came in to be used from 80s. According to World Bank's sourcebook, today 1.3 billion people who live in absolute poverty around the globe, about 70% are women. Women, who represent half of the human resource are often not recognized and regarded so, due to their inferior positioning in the society. As women play a very strategic role in the development of society. The term empowerment is not new notion (**Sinha, Jha, & Negi, 2012**). It has been related to the terms like self-direction, agency, liberation, autonomy, self-determination, life of dignity in accordance with one's values, capacity to fight for one's rights, independence, own decision making, being free, awakening, self-strength, capability participation, control, own choice, self-confidence

and mobilization (**Ibrahim & Allen,2007**). **Petes** and others have defined empowerment as 'increasing both the capacity of individuals or groups to make purposeful choices and their capacity to transform these choices into desired actions and outcomes' (**Petes, Smulovitz, & Walton, 2005**).

This definition implies that empowerment is the process of increasing capacity of the poor people, excluded and disadvantage groups to make choices and to be able to use it to realize desired outcome. It is about the extent to which some categories of people are able to control their own destinies, even when the people with whom they interact oppose their interests (**Mason, 2005**). Furthermore, **Batiwala (1994)** defined empowerment as the process by which the powerless gain great control over the circumstances of their lives. It includes both the control over resources (physical, human, intellectual, financial) and over ideology (beliefs, values and attitudes). The author stress that empowerment is the process which enables the poorer and subordinate groups gain control over resources and ideology which they were not possess prior to the process of empowering them which lead them to perceive as able and entitled to make decisions of their own (**Rowlands, 1997**). According to the World Bank's empowerment sourcebook, 'empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives' (**Narayan, 2002,**). These definitions above contain the idea that empowerment is about making changes, changing the perception of the community, causing personal transformation, and improving individual capabilities to be able to formulate a strategic choices for their lives (**Malhotra et al., 2002**). Traditionally, an Indian woman derives her status from her family and her primary role is to maintain her family as a social institution and economic entity. While going through drastic changes in the developmental strategies, women should be more powerful in order to have a better future in all spheres of the country.

Concept of women empowerment

In academic literature, the word empowerment first come onto scene with regards to civil rights .One of the first article was written in 1975 and called "Toward black political empowerment- can the system be transformed" (**Conyers, j 1975**). In 1978, the social work community utilized the word in an article entitled " from service to advocacy to empowerment (**O'Connell, B (1978)**).The term really took off with literature disclosing empowerment of marginalized people such as women and the poor. In 1983, the women's studies international from discussed empowerment of women in "power and empowerment" (**Moglen, 1983**). In 2000, development leaders gathered at United Nation Headquarters in New York to develop goals to reduce poverty by 2015 .These goals known as the Millennium Development Goals to "Promote Gender equality and empower women" (www.un.org/millenniumgoals/bkgd.html.) Under this content, the micro finance is emerging as a poverty reduction and women empowerment tool. The concept of self help groups (SHGs) is the most exciting discovery in the content of micro finance .The Indian micro finance scene is dominated by SHGs and their linkage with banks .As NABARD bridge the gap between demand and supply of fund in the Indian economy for aim at the eradication of rural and urban poverty. Mahatma Gandhi states that the position of women in the society is an index of its civilization. "You educate a man, you educate an individual. You educate women, you educate an entire family" (**Kadam.R.N, 2012**).

Empowerment of women has come to be accepted as a key objective of development. Women are an integral part of every economy.

According to **UNIFEM (2000)**, women's empowerment consists of "gaining the ability to generate choices and exercise bargaining power developing a sense of self worth, a belief in one's ability to secure desired changes and the right to control one's life." Empowerment implies expansion of assets and capabilities of people to influence control and hold Accountable institution on that affects their lives (**World Bank Resource book**).

The United Nations' **Millennium Development Goals**, featured the need to "promote gender equality and empower women" as a key objective; the United States Agency for International Development is facilitating Empowerment programs (**level 2001**). In India from Fifth Five Year Plan onwards there has been a marked shift in the approach to women's issues from welfare to development and women empowerment and the government of India declared 2001 as "Women's Empowerment Year".

Empowerment includes:

- Woman Empowerment
- Economic Empowerment
- Political Empowerment
- Social /cultural Empowerment
- Personal Empowerment
- Familial Empowerment

Government Schemes for women empowerment

The government of India has been trying to empower the women through various schemes some of schemes related to women empowerment in India are- Crèches/ Day Care Centres for the children of working and ailing mothers. Swayamsidh, Swa-Shakti Project, Support to Training and Employment Programme for Women (STEP), Swawalamban, Hostels for working women, Swadhar, Rashtriya Mahila Kosh (RMK), Self Help Groups (SHGs) etc. So women are an integral part of every economy. All around development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. The government of India, by passing timely and essential Acts and implementing rules and regulations trying to empower and strengthen the women. No doubt the government of India has many weapons to fight for women empowerment and one from these is microfinance to SHG for women upliftment.

Micro finance and women empowerment

From the early 1970s women's movements in a number of countries become increasingly interested in the degree to which women were able to access poverty focused credit programmes and credit cooperatives. A majority of microfinance programmes target women with the explicit goal of empowering them. Micro finance has been seen as contributing not only to poverty reduction and financial sustainability, but also a series of virtuous spirals of economic empowerment increased well

being and social and political empowerment of women themselves, thereby addressing goals of gender equality and empowerment (Mayoux and Hartl 2008-09). The logic of microfinance's potential for empowerment is similar to the economic model of empowerment : microfinance makes women economically independent by putting capital and financial independence results in higher bargaining power of women in their households and communities , and subsequently results in higher prestige and self esteem. (Vani S . Kulkarni, 2011).

Although microfinance programmes adhere to be latter two paradigms .there are arguments on why MFIs should adopt empowerment approaches: Firstly, Microfinance practise do not always produce automatic empowerment benefits for women; therefore empowerment must be strategically planned for in MFIs. Secondly, empowerment approaches allow microfinance institutions to realize their full potential in contributing to a number of critical dimensions of women's empowerments. Finally ,empowerment approaches are often compatible with other approaches to microfinance (e- g financial sustainability)and can actually enhance the aims of these other approaches in many cases". (Mayoux 2006). Finally, major evidence of women's empowerment through microfinance was found in its impact on women's political empowerment and right. In Bangladesh Hashemi, Schuler and Riley(1996) found that microfinance programmes of the Bangladesh rural advancement committee (BRAC) promote social and political awareness and participation .In India ,microfinance is dominated by self help group (SHGs) Bank linkage programme aimed at providing a cost effective mechanism for providing financial services to the unreached.

LITERATURE REVIEW

Microfinance is a way to provide credit to the poor people especially women who would not have access to credit services for poverty alleviation, women empowerment and employment generation. Some important studies which are relevant to the present study have been discussed below:

R.R Panigrahi and S.K Satapathy (2014) State that entrepreneurship is the most discussed and encouraged concept all over the world to overcome economic challenges. Women being the vital gender of the overall population have great capacity and potential to be the contributor in the overall economic development of any nation. Therefore, programs and policies need to be customized to not just encourage entrepreneurship as well as implement strategies which can help support entrepreneurial culture among youth. All nations should primarily focus on entrepreneurial educational programs in order to develop women entrepreneurs. Media has the potential to play the most vital role in entrepreneurial development in society. Further author found that globally business world has realized entrepreneurship as the final remedy to overcome all types of business and market challenges.

Raghurama and Shakira Irfana (2013) States that intervention of Self-Help Group Bank Linkage Programme (SBLP) has brightened lives of the rural poor. The Self Help Group movement has come to mean more than merely the provision of financial services to their group membership, which is composed mainly of poor women. There is a consensus that by joining SHGs, saving regularly and availing loans, women members have been able to reduce their dependence their loan portfolio. However, in recent years these levels of performance are being found to be difficult to sustain.

Mula G. and Sarker S. C(2013) Investigated through paired t-test, multiple regression and impact index analyses that after joining SHG the members had positive change in the economic variables in the areas of self-income, employment generation, asset building, productive investment, savings which led the socio-economic upliftment of rural women folk and empowered them particularly in the sphere of child education, leadership and entrepreneurship ability, technology adoption, decision making etc. Further their research also suggested that microfinance through SHG seems to be a unique action oriented rural development strategy to tap the gesture for the upliftment in social and economic point of view and with microfinance support, women's agency has sparked their struggle to stimulate their livelihood practices through entrepreneurship development.

Murlidhar A. Lokhande (2013) explored the view of 654 members after joining the SHGs; their confidence level had increased to a great extent. With the help of field survey method the author's concluded that group association and access to financial services certainly brings positive changes among group members leading to their socioeconomic empowerment and also found that poor discriminated and underprivileged women can come out of poverty with the help of microfinance.

Isabelle Guérin, Santhosh Kumar and Isabelle Agier (2013) explore the diversity and complexity of relationships between women. The concept of empowerment should still be seen as a process of social change for greater equality. Further author found that transformative agency, which had the potential for challenging and destabilizing inequalities, should be distinguished from forms of agency which merely express and reproduce inequalities. Findings had key policy implications. In terms of microfinance, they confirm a number of scholars' existing claims that microfinance alone has little chance of challenging gender hierarchies. The authors concluded that, if we were more aware of women's desires, aspirations and constraints in diverse contexts, we could better figure out what motivates women's cooperation and "sisterhood" in contrast to conflict and competition.

Garikipati (2012) found that women's loans were mainly used to improve households' productive assets and because these are typically owned by men, women's loans ultimately benefit them. Author says that men with wives in the credit program spend significantly more time in self-employment and less time in wagger work when compared to others. It is only when the focus shifts to how women use their loans that the impact of microcredit on their time use becomes apparent. Women who use their loans to start or enhance their ownership of productive assets are seen to spend significantly more time in self-employment.

A study conducted by **DAC Network (2011)** also found that Women's economic empowerment was a prerequisite for sustainable development, pro-poor growth and the achievement of all the MDGs. Achieving women's economic empowerment not a "quick fix". It would take sound public policies, a holistic approach and long-term commitment from all development actors. More equitable access to assets and services - land, water, technology, innovation and credit, banking and financial services - will strengthen women's rights, increase agricultural productivity, reduce hunger and promote economic growth. Infrastructure programmes should be designed to maximise poor women's and men's access to the benefits of roads, transportation services, telecommunications, energy and water. Further recommended that innovative approaches and partnerships were needed to scale up women's economic empowerment.

Bali Swain and Wallentin (2007) Investigate through survey method of 805 women who were member of a SHG and had access to credit, and a smaller (156) control group of women who did not have access to SHG or credit. They found a significant empowerment improvement from 2000 to 2003 for the SHG group as opposed to the control group. Furthermore the respondents' responses to fictive abuse were asked in order to measure their independent status in the household, as well as political participation both locally and regionally.

Mayoux (2000) Found that women empowerment is important for many different reasons. The author state because it can help improve women's financial self-sustainability and their well-being, as well as their societal status relative to that of men. Financial self-sustainability is important in order for women to be independent and to be provided with the necessary basic resources like food, clothing, housing, hygiene and health, which strongly relates to their well-being, although well-being involves aspects that are more related to the community (like social inclusion) as well.

Other than above mentioned studies, several studies suggest that if women's empowerment is to be pursued as a serious objective by SHG programme in particular and the larger microfinance community in general, greater emphasis needs to be placed in training, education of women and creating awareness, with increased investment in social intermediation.

Rational Of Study

The literature reviewed suggest that the government has supported the women to attain the equality status especially in the rural areas, by funding SHGs and creating awareness among the women of rural areas to attain the equality status in democratic, social and economical sphere of life. Keeping this in view, the Government of Punjab has been monitoring the functioning of SHGs with all its efforts for the purpose of creating awareness, enabling women to cross all social and economic barriers, to get equality of status in democratic, economic, social and cultural sphere of life, Micro credit or microfinance for women has been the mantra that has worked for pulling the poor women out of poverty and empowering them. The present study will make an effort to assess the changes in women status through micro financing to SHGs keeping in view the following issues:

1. How far the Micro financing programmes has succeeded in empowering women
2. How the designs of self help groups has help in women empowerment.

This study elaborates the importance and performance of Self Help Groups (SHGs) in women empowerment. In the sample area, the operations of SHGs are in negligible manner and the members are not having awareness about the Government schemes and policies towards women empowerment. The creation of awareness towards Bank Linkages and Entrepreneurial activities is the main intension of the present study.

OBJECTIVES OF THE STUDY

The objective of the study is to determine whether microfinance services are instrumental in empowering Women in Patiala district, Punjab.

RESEARCH METHODOLOGY

The present study is 'Empirical' in nature and mainly based on primary data. Besides, collection and analysis of primary data, secondary data and pertinent literature has been compiled, analyzed and reviewed accordingly. The main sources of secondary data and pertinent literature include published and documented sources. The work is undertaken on fresh primary data. For this, I have Interview Schedules with relevant set of questions from fifty SHG Members. The information has been accessed from reports, newsletters, working papers etc. to understand the concept, earlier studies etc. Judgement and convenience random sampling technique has been used for collecting information from the respondents. Most of the respondents chosen were illiterate or less educated In Punjab, the programme was started in 1998-99, and no comprehensive study, by any researcher or government organisation, is available so far, which assessed the impact of microfinance programme in Punjab. The study is a modest attempt to assess the impact of microfinance programme on poor people. In this study, the impact of microfinance programme has been assessed on empowerment of women participants in Patiala district, Punjab. Microfinance is considered as a unique programme for helping the poor and empowering women.

DATA ANALYSIS AND INTERPRETATION

Table 1: Profile of the Respondents

	Frequency	Percentage		Frequency	Percentage
Age Group			Occupation		
20-30	15	30	House wife	15	30
31-40	21	42	Agriculture	15	30
41-50	10	20	Self employment	08	16
51& above	04	08	Others	12	24
Total	50	100	Total	50	100
Marital Status			Type of Family		
Married	44	88	Nuclear	38	76
Single	06	12	Joint	12	24
Total	50	100	Total	50	100
Literacy Level			Community Represent		
Illiterate	25	50	SC/ST	08	16
Primary	15	30	Minority	12	24
High School	05	10	OBC	22	44
College	05	10	Other	08	16
Total	50	100	Total	50	100

Table 2: Profile of the Group

	Frequency	Percentage		Frequency	Percentage
Members			Membership		
Below 10	03	06	Below 1 Year	15	30
10-12	35	70	1-5 Year	25	50
12-15	12	24	6-10 Year	10	20
More than 15	00	00	Above 10 Year	00	00
Total	50	100	Total	50	100
Role in the Group			Meeting Schedule		
Leader	10	20	Weekly	44	88
Secretary	02	04	Fortnightly	06	12
Member	38	76	Monthly	00	00
Total	50	100	Total	50	100

Table 3: Impact on Life

	Frequency	Percentage		Frequency	Percentage
Decision making ability			Self confidence		
Strongly Agree	40	80	Strongly Agree	46	92
Agree	10	20	Agree	04	08
Total	50	100	Total	50	100
Problem solving ability			Improvement in Economic status		
Strongly Agree	32	64	Strongly Agree	43	86
Agree	18	36	Agree	07	14
Total	50	100	Total	50	100
Improvement in Quality Life			Participation in Social function		
Strongly Agree	30	60	Strongly Agree	29	58
Agree	20	40	Agree	21	42
Total	50	100	Total	50	100

RESULTS AND DISCUSSION

Table-1 expresses the profile of the respondents. In the table, the maximum numbers of the members are between the ages 20 years to 40 years (72%), illiterate group (50%) and married category (88%), nuclear family (76%). As per the occupation is concerned, the members are from house wife (30%), agriculture (30%) and from other activities (24%). From this table, it is traced the members of SHGs are young age to uplift the family as well as themselves but they do not have any educational backgrounds which may less cause for the at most accessibility of the facilities and resources. Similarly, many have dependent on agriculture, in turn they utilize their borrowings in agriculture and allied activities and it can be reproduced in case of house wives where they have utilize for family purposes like repayment of loans, children education, construction and revocation of home etc. However, the family and marital status is concerned, they represent is nuclear and married brackets. Hence, they have more responsibility to develop themselves and have freedom from the jointly family Cletus.

Table-2 represents the profile of the groups which they affiliated. The group is structured with standard membership's i.e.10-12 (70%) which is better to reduce the clashes among the members and many have affiliated to the group more than one to five years (50%), showing the cordial relationship, cooperation and coordination in them. Another positive sign is that they are conducting the SHG meetings weekly (88%) and fortnightly (12%). This indicates the interaction among the members, resulted in high empowerment rate will be synergetic compare to other measures and it would be recommended to continue forever.

Table-3 represents the impact of micro finance and mutual groups on empowerment of women and finally resulted to favourable. The members have show the empowered sign that in decision making (80%), self confidence (92%), problem solving (64%), and improvement in economics status (86%), quality of life (60%) and delegation in social functions/activities (58%). Therefore, it is traced that the members should increase the level in case of participation in social activities which would be more benefit and best tool to access power to empower themselves. It has found that many families have facing some financing problem which given the small effect on improvement in quality of life.

SUGGESTIONS

Some of the suggestions have been made on the study are:

1. The members should maintain the discipline in the meetings as one of the prime personality development.
2. The regular cooperation from their husband and his family is expected at all stages to make them empower and finally achieve the fruitfulness of SHG programme.
3. The members should start formal banking services by involving and taking together of other colleagues. In this regard, the concerned authorities should involve in creating awareness among them.
4. They should access some education from evening schools and adult education centres working in their villages.
5. They should involve in social campaigns and other such programmes organized by Government and which creates social outreach in them.

CONCLUSION

The present study reveals that the SHG members have empowered through microfinance activities. However, this can be traced in the tables that the level of participation and the status of the members in the family and society are increasing day by day. They have accessed information regarding the SHG activities and empowerment from peer groups like neighbours, women welfare department, banks and local governing bodies. These are have activity involved in the development of women status and their overall efforts towards bring them into the mainstream of the nation in order to build the prosperous and competitive nation by extending financial services through Microfinance Institutions and Banks. They are engaged themselves in self employment activities like papad making, pickles making, dairy activities, agricultural activities etc. This has enhanced the improvement in their quality and standard life. Finally, one can conclude with this study is that 'Micro Finance is the best tool for empowering women and which can be synergetic if exercised through Self Help Groups' and also resulted in eradication of poverty and family problems which in turn to achievement of Millennium Development Goals (MDGs). Regarding the problems faced by them, it was reported that lack of incentive for regular repayments and lack of Reactions of SHG members towards functioning of Self Help Groups transparency in transaction were identified as major problems by SHG members and difficulties in establishing linkages between SHGs and banks still persist. So, NABARD should take steps to eliminate harassment caused to the SHG leaders at the time of bank linkage. Besides, SHGs require proper guidance and regular visits by the promoters i.e. GOs, NGOs and Banks for achieving cohesiveness and smooth functioning SHG activities is most vehemently expressed concern.

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