

CHAPTER – VI

SUMMARY OF FINDINGS AND CONCLUDING OBSERVATIONS

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After the attainment of independence, the concern of the planners was to pay adequate attention to the development of the rural sector. In the beginning of our development planning it was sought to initiate a process of all round balanced development to ensure a raising national income and steady improvement in living standards of the people over a period. During first few decades of five year plans, the Government of India had taken various self-employment programmes which were modified, consolidated and later integrated into IRDP. The IRDP was also modified and consolidated into SGSY on 1st April 1999. After removing certain limitations, the Government of India approved restructuring of SGSY and convert it into NRLM in the month of June 2011 during the eleventh five year plan (2007-2012). While strengthening SHGs initiatives, policies and scheme the eleventh five year plan simultaneously envisaged to increase women's awareness, bargaining power, literacy, health, vocational and entrepreneurial skills. It suggested to prioritize training, capacity building inputs and creation of backward forward linkages which are essential to generate sustainable livelihood opportunities. The plan further observed that, in view of given phenomena and ground realities it is necessary to determine for better serving of the interests of poor women suggested changes are required in overall SHG policy frameworks. One defining feature of SGSY was the uneven distribution of SHGs across the regions, with the southern states, which accounts for 11 percent of the rural poor having 33 percent of the SHGs, and the northern and north-eastern states, which account for more than 60 percent of the rural poor having only above 39 percent SHGs. It is one of the main reasons for which Government of India approved restructuring of SGSY as the NRLM and launched the same in June 2011 and the said scheme is still going on.

In Malda district NRLM scheme has also been started for implementation with the same objective. The present study has made a serious and sincere endeavour to explore and analyze the activities of the MDCCB related with the formation and nurturing of SHGs under SGSY and NRLM for the socio-economic development of the poor rural women members of SHGs and their empowerment in all respects.

Empowerment is a multidimensional process which enable individuals or groups to realize their full potential and powers in all spheres of life. It is a comprehensive process which includes; awareness, confidence building, realization of self-worth, organizing, participating in decision making and finally having access and control over resources in fair and equal proportion. Thus, it envisages a greater access to knowledge and resources, greater autonomy in decision making for self, to have greater ability to plan one's life and greater control over the circumstances which influence one's life and greater capacity to free oneself from shackles, imposed on by one's custom, belief and practices. Empowerment can be broadly categorized as: (a) Economic Empowerment; (b) Political empowerment; and (c) Social-cultural empowerment.

Economic empowerment is undoubtedly the key and may lead to all other kinds of empowerments. This is more true in the case of women. A major cause of a women's subordination is said to be her economic dependence. In the event of a social crisis, a woman is unable to express or decide for her and children. It is precisely because of this, that many women development programme either emphasize fully or have a component on the income generation activity, so that there is a money available in women's hand and she moves towards economic independence and takes the first step towards empowerment. Till the end of 19th century women in India were crushed under the weight of evil customs. They were socially weak, economically dependent and physically powerless. A common belief, even with regards to women's voting behavior is that they are influenced by the male members of their family. They did not venture to for election. The constitution of India opened a new chapter in the matter of equality of women. Now, article 15(3) empowers the States to make any special provision for women and children even in violation of the fundamental obligation of non-discrimination among citizens inter alia of sex. In the social sphere, rural women are still religious, tradition bound and custom oriented. Scientific temper has not yet shattered them. The changes towards modernizations and the role of rural women are not as conspicuous as in the case of urban women. Though women contribute half of our population, without proper education and training, they can hardly become partners in the development around them. Life still remains difficult for a woman than a man. Social empowerment is by far the most difficult and long-term goal to attain, because social equality includes equality of opportunity, equality of recognition and above all the equality of status. Fundamental rights among other ensure equality before law, equal protection of law, prohibit

discrimination against any citizen on ground of religion, race, cast, sex, place of birth and guarantees equality of opportunity to all in matters relating to employment. Articles 14, 15, 15(3), 16, 39(A), 39(B) and 42 of the constitution are of specific significance in this regard. Several important social legislation are also enacted which aim at a social empowerment of women. In the light of above empowerment of women, the researcher during the present study has made a serious and sincere endeavour to explore and analyze the activities of rural women members of SHGs under Jadupur Anchal SKUS for their empowerment under SGSY and NRLM/ SRLM situated in English Bazar Block of Malda district, West Bengal.

During the course of my study it has been observed that MDCCB, at present is being managed by the District Magistrate of Malda as a Special Officer appointed by the department of cooperation, Government of West Bengal, which is supposed to be managed by the elected board of directors in democratic way to manage the affairs of the bank, and under whom the Jadupur Anchal SKUS is affiliated to, where the researcher is doing his study on the empowerment of women members of SHGs under the said society. During the course of research work the researcher has experienced, that the records relating to SHGs as maintained by the MDCCB is found to be defective and the researcher has to get it corrected, which is authenticated by the authority of the bank. It is also to be mentioned here that the monthly periodical namely '*Samanwita*' in Bengali version which was published earlier by MDCCB related with the success or failure stories of SHGs or members of SHG including Jadupur Anchal SKUS beneficial to all concerned has now found to be stopped. It has also been observed that many of the SHGs duly formed and nurtured by the Jadupur Anchal SKUS at present is found to be non-functioning, which is not desirable.

The first chapter is the introductory chapter, which explains the relevance, significance and objective of the proposed study. Accordingly, it proceeds by framing some research questions and analyzes the methodology followed in the study. In the long run, a brief overview of literature is incorporated which is found to be relevant to the study along with identifying the research gap that motivated the researcher to carry on the present study.

The second chapter discusses the theoretical framework of the study. This chapter explains the meaning of development; which become the center of politics in developing countries. Their primary goals are state building and national unity as well as

rapid structural transformation of under developed agrarian economic to modern industries. This chapter also explains the meaning of integrated concept of development, human development, sustainable human development and concept of social capital, explicitly. This chapter also explains the meaning of empowerment; types of empowerment; economic, political, and social, including women empowerment.

The third chapter explains the meaning of microfinance and its concept. It also explains the meaning of microfinance connected with the women. This chapter also explains how poor rural women can empower themselves by way of availing loan from the micro-finance institutions or banks and utilizing the same on different and suitable activities by doing business. This chapter also discusses on the formation of SHGs and basic feature of SHGs.

The fourth chapter explains vividly the rural development programmes, during the concerned period of five-year plan, Government of India, with the special emphasis on SHG, SGSY and NRLM. This chapter also elaborately explains how the poor rural women make them empowered through the SHGs after doing business under the SGSY and NRLM on different activities with the financial and other assistance from the Government, NABARD, Banks and other concerned agencies during the five-year plan period.

The fifth chapter explains the implementation of rural development programmes in Malda district through SHGs under SGSY-NRLM-NABARD and other partner agencies. This chapter also explains elaborately how the members of SHGs of different PACS under the MDCCB including the SHG-members of Jadupur Anchal SKUS have been able to empower themselves by way of forming SHGs and taking loan from the MDCCB through the identified society thereby ensuring their socio-economic development after doing suitable business. This chapter also discusses on the profile of Malda District, demography of English Bazar Block and result of field survey.

The summary of the study, concluding observation and assessment of the study have been presented in the sixth chapter. The study has revealed problems at different levels of Institution and administration. In order to strengthen administrative capabilities of MDCCB, Jadupur Anchal SKUS, concerned institution and other concerned departments to deal with problems of poor rural people to come out of poverty and

empower themselves, some reformative suggestions are made for the empowerment of rural women through SHGs.

Concluding Observation

In the Malda district formation and nurturing of SHGs under SGSY and now NRLM / SRLM has already been started since their launching from the 1st April 1999 and June 2011 respectively. Malda district being the backward district it has been selected for funding from to Women Self Help Groups (WSHGs) by NABARD in consultation with the department of Financial Services, Government of India for supporting and nurturing WSHGs. In this regard Sreema Mohila Samiti in Malda district, as an Anchor NGO has been working since 2012-13 for the formation of WSHGs and already has achieved the target of 1600 WSHGs set for them of which more than 300 WSHGs have been credit linked during the financial year 2015-16. In Malda district there are 39580 SHGs in total as on 31.03.2014 of which 17,896 SHGs are promoted by the Malda District Central Co-operative Bank Ltd. (MDCCB) as Self Help Promoting Institution (SHPI) and other SHGs are promoted by Commercial Banks and Non-Governmental Organizations (NGOs). Bangio Gramin Vikash (BGVB) has promoted 8226 SHGs as on 31.03.2014. Prominent among good NGOs working as SHPI are Rajadighi Community Health Service Society, Eklakhi 16 Mile Rural Development Society, Maheshpur Welfare Society, Khanpur Azad Gram Unnayan Samity and Malda Vivekananda Seva Kendra.

Training are being given to the members by the concerned banks and NGOs with the financial support of NABARD on different income generating activities. The key activities which are undertaken by the Self Help Groups for implementations in 15 development blocks in Malda district are as follows: (i) Crop purchase & selling, (ii) Animal Husbandry, (iii) Minor irrigation, (iv) Agriculture, (v) Weaving & Dhokra making, (vi) Can and bamboo work, (vii) Poultry, (viii) Sericulture, (ix) Fishery, (x) Goatary, (xi) Tailoring, ready-made garments making & embroidery, (xii) Kutty, (xiii) Dairy, (xiv) Jute Processing, (xv) Pottery, (xvi) Pan baroj, (xvii) Chira/ Muri making, (xviii) Jam, Jelly making & Mango Processing, (xix) Cluster Shallow, (xx) Bee keeping, (xxi) Silk reeling, (xxii) Bidi making, (xxiii) Carpentry. Among the banks MDCCB, BGVB and UBI have taken lead in the formation and nurturing of SHGs.

Schemes, under NRLM/SRLM have been started for implementation in the district of Malda by engaging supervisor at the block levels. In the district training programme on Livelihood is being arranged under the Chairmanship of the Project Director, District Rural Development Cell to monitor the progress of the scheme for which “Pragati Fund” is being disbursed to all NRLM/ SRLM compliant SHGs. The total amount of saving linked deposit with the various concerned banks is ₹2657.25 lakh, credit linked SHGs is 29228 (NABARD) as on 31.03.2014. Out of total 39580 SHGs, 17169 SHGs availed bank loan of ₹5653.05 lakh. In Malda District the average loan per SHG is ₹35,000/- which is less than national average of ₹85,000/- as on 31.03.2014. However, in Malda District loan, more than ₹60,000/- per SHG during the financial year 2014-15 and onwards was given. During the financial year 2013-14 accounts of 1328 SHGs have become Non-Performing Assets (NPA) with a loan amount of ₹704.63 lakh out of total loan outstanding of ₹10437/- lakh, which is a matter of great concern. To sort out the problem, this matter is to be investigated very carefully by all the implementing agencies within a short period of time, otherwise the objectives of the empowerment of rural women through the activities of SHGs would go in vain.

To strengthen the SHG-bank linkage programme at the Block Level in the meeting of bankers committee and District Level Coordinating Committee of Malda District, it is decided that the SHGs which have become dormant have to be revived with the help of bankers, Block Level Officials and NGOs. In Malda District it is decided that need based training programme would be arranged by the DRDC, and NABARD along with the Women Self Help Group (WSHG) as Pilot Project. It is also decided that all vibrant SHG's would be given larger amount not less than ₹1.00 lakh from the financial year 2012-13 and onwards. Training would be arranged for all the SHGs including NRLM/ SRLM compliant groups through various training institute, like Rural Self Employment Training Institution (RSETI), Krishi Vigyan Kendra (KVK) and banks with the help of NABARD and concerned Government Departments and NGOs. Further, their financial literacy would be enhanced by the Counsellor of Financial Literacy Centre of Bangiyo Gramin Vikash Bank (BGVB) & Malda District Central Cooperative Bank (MDCCB). NABARD would provide financial assistance to matured SHGs for Micro Enterprise Development Programme (MEDP) training for skill upgradation. MDCCB and NGOs have already organized livelihood training programme on goatery, dairy, vermi-composed, tailoring, lather bag making and beautification

courses for SHG members with NABARD assistance. Besides the awareness programme, training programme on SHG-bank linkage has also been conducted by the bankers, concerned Government Departments and NABARD.

The total rural population being 3447185 as on 31.3.2014 in Malda district, it is estimated that there is a total potential for promotion and saving linkage of 66000 SHGs in the district. As on 31.03-2014, 39580 SHGs have been promoted in the district and therefore a gap of 26420 SHGs is still to be promoted. All concerned implementing agencies should be very much careful to fill up the gap of 26420 SHGs to be promoted so that the stated target of 66000 SHGs in the district be fulfilled for the empowerment of rural women through SHGs. It has also been observed that in Malda district out of total 146 Sanghas, the number of Mahila Sanga Cooperatives as on 31.01.2017 is 143, which is praiseworthy.

MDCCB through their 16 branches (15 blocks) and 152 Primary Agriculture Cooperative Societies (PACS) with the coordination of NABARD, formation and credit linkage SHGs as on 31.03.2018 is 18320. 62 SHGs have been formed and credit linked directly by the 4 branches of MDCCB. The position of the same done by the other cooperative societies is 2714 as on 31.03.2018. The total number of formation and credit linked SHGs is 21096 as on 31.03.2018. Out of this the number of female credit linked SHG is 16,334, under the 152 PACS and 2466 female SHGs are under the other societies, forming 18,862 female SHGs, which is 89.41 percent out of total 21,096 SHGs. Again, out of total 1,97,925 SHGs, women members are 1,79,792 which forms 90.83 percent of the total SHG -members as on 31.03.2018, which is a very good sign towards the empowerment of rural women through the SHGs. It has also been observed that out of total 1,97,925 SHG members 94,028 members belong to SC/ST categories, which forms 47.50 percent and percentage of minority community members is 23.55, out of the total 1,97,925 SHG members, members of minority community are 48,631 as on 31.03.2018.

The total nos. of SHGs older than 6 months as on 31.03.2018 is 20,420, thus forms 96.79% out of total 21,096 SHGs, which shows very good position of the SHGs under MDCCB, as all of them can avail loan from the bank if necessary for their socio-economic development. It has also been observed that out of total 21,096 SHGs, total no. of credit linked SHGs as on 31.03.2018 is 19,040, which forms 90.25 percent and thus reveals that 90.25% of total SHGs have already availed loan for their different and suitable activities and therefore have already empowered them, socio-economically. It is

also observed that out of total 21,096 SHGs, 17,294 women SHGs have already been credit linked which forms 81.97 percent as on 31.03.2018, which reveals that majority of women SHGs have already been empowered socio economically by way of availing loan of different and suitable activities. Out of total 1,97,925 SHG members, 1,44,188 members have already been credit linked thus forms 80.19 percent, which means that more than 80 percent of the total members of SHGs have already availed loan from the MDCCB through PACS on different and suitable activities for their socio-economic empowerment.

It has also been observed that out of 1,44,188 members credit linked, 1,33,817 women members have been credit linked, which forms 92.80 percent of women credit linked as on 31.03.2018, which reveals that empowerment of women through SHGs have been achieved by way of availing loan from the MDCCB through the PACS on different and suitable activities. This has also been observed that out of 1,33,817 credit linked members, the total of SC/STs credit linked member is 47,820 as on 31.03.2018 which forms 35.73 percent and that reveals credit linked SC/ST community is taking significant part in availing of loans on different and suitable activities for their empowerment socio economically. Further it is also seen that out of 1,33,817 women SHG members 44,106 belong to minority communities i.e. Muslims, Sikhs, Christians, Zoroastrians and Buddhists, comprising 32.95 percent. It has also been observed that amount of loan disbursed to 19,040 credit linked SHG members during the financial year 2017-18 is ₹3,527.86 lakh which means that ₹18,528.67/- as a loan have been disbursed to each SHGs during the said financial year. The West Bengal State average under cooperative sector of the same is ₹25,350/- per SHG as on 31.03.2018 which is not a good indication for the MDCCB in this regard. The position of loan per SHG member of MDCCB is ₹2,948.82/- as on 31.03.2018 and the position of the same of the state of West Bengal under cooperative sector is ₹3,444.74/- on the even date which indicates the sorry state of affairs in this case also. However, if the same is taken for the sole financial year of 2017-18, then its position for per member loan of MDCCB is slightly better than that of state average which is ₹4,819.97/-. It has also been observed that 8,814 SHG members have availed of 2nd and subsequent loan from the MDCCB during the financial year 2017-18 which forms 46.29 percent of the total 19,040 SHGs, which indicates a good sign for MDCCB in this regard.

It is observed that to increase the per member or per SHG loan more and more holistic effort should be endeavoured by all the concerned department, bankers, NABARD and NGOs to make the poor women folks for their socio-economic empowerment in the days to come. It is also seen that total loan outstanding from amongst the 19040 SHGs is ₹3,234.63 lakh as on 31.03.2018 which means that out of total loan disbursed of ₹3,527.86 lakh during the financial year 2017-18 and percentage of total loan outstanding is 91.45 as on 31.03.2018. Demand of loan of total SHGs as on 31.03.2018 is ₹2763.20 lakh out of the total outstanding amount of ₹ 3234.63 lakh as on 31.3.2018 forming of 85.42 percent of repayment of loan as a whole of SHGs under the MDCCB which is 85.23 percent as on 31.3.2018. The position of the same of the all DCCBs and regional office under the West Bengal State Cooperative Bank (WBStCB) is 90 percent as on 31.03.2018. In this case the researcher thinks that to increase the recovery percentage for both of the MDCCB's and WBStCB's, more and more effort should be taken by all concern so that poor women members of SHGs may get more and more loan on different and suitable activities by way of repaying, loans / overdue loans on time for their socio-economic empowerment. It has been further observed that out of total 21,096 SHGs; 6,699 SHGs having 56,465 members have left their activities from the PACS under the MDCCB, thus making actual number of SHGs 1,4397 and SHG members 1,41,460 as on 31.03.2018. From the above left out figure, it has been observed that 31.75 percent SHGs and 28.52 percent of SHG members have left from the PACS under the MDCCB as on 31.03.2018, which indicate a very bad symptom, the researcher presume. The researcher thinks that to arrest such trends, all concerned should take serious measures right now and in the days to come, so that actual objectives of the SHGs under cooperative sector and SHGs under NRLM / SRLM and Mahila Sangha multipurpose cooperatives be implemented practically for the empowerment of poor rural women in all respect.

Suggestion for the future guidance in respect of research and public policy

Though in almost all of the above findings in the scenario of the empowerment of rural women in Malda District, in West Bengal through SHGs are/were found to be satisfactory by way of forming SHGs and availing loan from the commercial banks, Grameen Bank, Cooperative Bank in coordination with the NABARD, NGOs and other

partner agencies, still there is a doubt whether all the efforts made by the concerned implementing agencies would be able to fulfill or not, towards the empowerment of rural women in Malda District through SHGs by way of their socio-economic development. As the study is concerned with the SHGs under the SGSY and NRLM/SRLM under the MDCCB, some features and functioning of the said bank has been highlighted. At present a District Magistrate of Malda District has been managing the affairs of MDCCB as a Special Officer duly appointed by the authority of Cooperation Department, Government of West Bengal which is supposed to be managed by the elected Board of Directors duly elected by way of democratic manner.

It has been observed from the above findings that huge amount of loan taken by SHGs have become Non-Performing Assets (NPA), under MDCCB. Therefore management and staff of the said bank should take immediate and suitable measures to recover the overdue loan and make a suitable mechanism so that new NPA may not occur in future in the interest of bank and SHGs as a whole. It has also been observed from the above findings that total 6,699 SHGs having total 56,465 members have already left from the activities of SHGs from the MDCCB through concerned PACS, leaving behind actually 14,397 SHGs in total out of total 21,096 SHGs and actually 1,41,460 SHG-members out of 1,97,925 SHG-members as on 31.03.2018, which indicate a very bad and disappointing symptoms in the activities/ functioning of SHGs/ PACS and MDCCB. The researcher thinks that to check and arrest such type of miserable and severe conditions the management of MDCCB and PACS with the active and cordial assistance of the bank and PACS staff should work together immediately so that from now and on such type of situation is not occur in future. They should also with the sincere effort try to find out the reason/reasons for which such type of unwanted condition has taken place and they should also try to get back the left out SHGs/ SHG-members with the MDCCB through the PACS concerned. They should seek assistance and cooperation of various implementing agencies like, NABARD, Lead Bank of the region, District Magistrate, Cooperation Directorate of the Range, NGOs, Panchayat Functionaries, DRD cell of the district and all other Partner Agencies, otherwise main objectives of the empowerment of rural women through SHGs of the district would go in vain, which the researcher thinks that nobody desires this.

It has also been observed from the above findings that the recovery percentage of loan of SHGs under the MDCCB is 85.23, WBStCB under cooperative sector is 90 and

percentage of recovery of Jadupur Anchal SKUS is 90 as on 31.03.2018. The researcher thinks, that all the implementing Agencies sincerely and unitedly should take afford in such a way, so that percentage of recovery on SHG sector is improved as far as possible and practicable within a limited period of time, besides the individuals afford are being also taken in this regard. From the above findings, it is also seen that per SHG loan disbursement made by the WBStCB as a whole in West Bengal, MDCCB and Jadupur Anchal SKUS as on 31.03.2018 are ₹25,350/-, ₹18,525.67/- and ₹30,201.34/- respectively. The researcher in this regard opines that all the above banks and societies should take such a suitable and appropriate measure so that loan may be paid at least @ ₹1,00,000/- per SHG for earning better income after increasing volume of business. It has also been observed from the above findings that per member of SHG loan disbursed by WBStCB as a whole in West Bengal, MDCCB and Jadupur Anchal SKUS are ₹3,444.74/-, ₹2,948.82/- and ₹3,020.13/- respectively as on 31.03.2018. The researcher in this regard opines that at least @ ₹10,000/- per SHG-member should be paid as a loan after proper planning to fulfill the objectives of SHGs for the empowerment of rural women.

During the course of research work the researcher has observed that there was a monthly periodical namely '*Samanwita*' published earlier by the Women Development Cell of MDCCB in Bengali version, where the success stories or other activities written by the SHGs Group Leaders, *Sajani* or members of the SHGs is now found to be stopped, which was very much beneficial to the SHGs/ SHG-members/ *Sajani* and all other concern as a medium of communications among them. The researcher thinks that the management of the MDCCB should take care so that the said monthly periodical is published again in the interest of all concerned. NABARD, may also be consulted in this regard for having fund from them.

In the above findings it has also been observed that '*Sajani*' scheme has been introduced by the management of the MDCCB and according to that one '*Sajani*' per 100 SHGs has been appointed by the Selection Committee comprising one representative from the MDCCB, one representative from concerned PACS and one representative from cooperation directorate of the range for looking after the day to day affairs of the SHGs, under the area of operation of '*Sajani*' so that rural poor women through the activities of SHGs are empowered. It has also been observed that earlier a part of the lum-sum amount of monthly honorarium had been paid by the MDCCB along with the PACS concerned.

At present one *Sajani* gets honorarium ranging from ₹ 2000/- to ₹ 7000/- monthly. But a few years back the MDCCB has stopped such arrangement for paying honorarium to '*Sajani*'. The researcher thinks, that MDCCB should further think over the matter towards the payment of monthly honorarium to '*Sajani*' for their encouragement as per earlier arrangement in the interest of empowerment of rural women through the activities of SHG in Malda District including Jadupur Anchal SKUS Ltd.

Besides the above, the following suggestions are made for the empowerment of rural women in Malda District through the activities of SHGs supported by the Implementing Agencies:

- i) Imparting of need-based education and nourishing the SHG members by concerted efforts with effectiveness, efficiency, adequacy, equality and responsiveness;
- ii) Effort should be made uninterruptedly sympathetically, scientifically, sensitively and dynamically to help the rural poor women to regain their power in the shape of self-respect, self-reliance, prestige, dignity and ultimately enabling them to live in their own feet with the full chastity of womanhood irrespective of gender discrimination within a limited period of time for sustainable development in all respect;
- iii) Arrangement should be made, so that members of SHGs get their need-based requirement of information and access. They should get better wages, credit, ownership right and should be trained up and organized so that they are empowered in the shape of their quality of lives and meeting common social and economic needs;
- iv) Arrangement should be made, so that there is a strong political will to create a congenial atmosphere enabling the members of SHGs to get benefit from the National and International Agencies;
- v) Arrangement should be made for decentralization of power at the grass root level for the sake of women empowerment and more financial support from the government should be provided to cater their credit needs matching with the organizational and bank's loan for increasing their volume of business and thus earning more income;
- vi) Guidance and support should be arranged by Government, NGOs, banks and other agencies for the sake of capacity building of the SHGs by way

of quality leadership development, skill development of SHG-members and convergence of basic social services;

- vii) To arrange, facilitating the participation of members of SHGs in the decentralized planning process and
- viii) Arrangement should be made to support the SHG-members for the creation of steady production base enabling them to cater the demands of the market for attaining the empowerment of poor rural women in the light of liberty, equity, right, justice, cooperation, peace and above all, non-exploitation at the earliest possibilities of time.

In the long run, the researcher thinks, that all the implementing agencies of Malda District, like MDCCB, NABARD, Lead District Bank, NGOs, Cooperation Directorate of the range, DRD Cell of Malda, Panchayat Functionaries, Jadupur Anchal SKUS and all other Partner Agencies should work unitedly so that poor rural women of the Malda District are empowered as far as possible and make the district as a 'Model' in the State of West Bengal as well as in India through the activities of SHGs.