CHAPTER VII
FINDINGS AND SUGGESTIONS

7.1 INTRODUCTION

Establishing gender equality as a goal requires a precondition of reducing poverty, promoting suitable development and building up good governance. India needs to give top priority to transform the prevailing social discrimination against women. Concurrently increased district action to rapidly improve the social, economic, political
and educational status of women has to be focused. In this way a synergy of progress can be achieved.

A review of rural development programmes and the credit system reveals that over the past few years the impact on either poverty level or rural development has been limited. Crores of rupees are being spent every year without commensurate benefit. Institutional agencies have failed to reach the poor effectively. In this context the concept of self-help groups has turned out to be an extremely effective tool in poverty alleviation and improving people’s participation in the development process. In India, innovation of self-help groups coupled with micro-credit, has helped the poor women to gain better access to credit facilities and ultimately ameliorate their socio-economic conditions. The study area of Thanjavur District is totally agriculture based. Their main occupation is from agriculture and its allied sources. Though the SHG programme was started in 1999 in phase-III, this district has shown an outstanding performance in the success of SHGs and NGOs. Among the total number of NGOs available in Tamil Nadu, Thanjavur District stands in 3rd position with 34 NGOs, next to Chennai with 54 NGOs and Tiruchirappalli with 37 NGOs.

In the present study an attempt has been made to provide an objective analysis of the sample respondents with regard to the following aspects:

- Role, Structure, Functions and Performance of NGOs.
- Socio-economic conditions of SHG members.
- Impact on Income, Employment, Expenditure and Savings.
Empowerment through SHGs.

In Thanjavur District the NGOs and SHGs are functioning successfully in all blocks. The number of NGOs were 34 and SHGs were 13,542 as on September 2006. The total number of women enrolled in SHGs were 2,25,523. The study covers all the NGOs and the sample respondents were 300. Primary and Secondary data were collected for this study.

### 7.2 SUMMARY OF FINDINGS

#### The Role, Structure and Functions of NGOs in Thanjavur District

SHG movement gained momentum in Tamil Nadu in the early 90s. However, making it to reach the remote rural poor had not been an easy task. The NGOs initiation and the influence of officials have made it successful in Thanjavur.

The Growth of NGOs and SHGs from 1999-2000 to 2005-2006 shows that every year the number of NGOs, SHGs, women enrolled, loan sanctioned and total savings has shown an increasing trend. The compound growth rate of NGOs were 39.28, SHGs 31.67 and the number of women enrolled 30.20. The CGR of savings was 63.94. Thus it reveals that the growth of NGOs and SHGs shows a successful progress.

The SHG-bank linkage programme in Tamil Nadu has caught the imagination of the financial institutions, governmental and non-governmental agencies to join hands with banks in their efforts. The total number of SHGs linked credit up to September
2006 was 2,13,094, and the total amount of loan disbursed for SHGs was 1,69,980.92 lakhs.

The SHG-Bank linkage programme in Tamil Nadu was also given in the form of ranking. In most of the categories Dharmapuri District stands in last position and Thanjavur District stood in 2nd Rank in total number of SHGs rated.

Regarding the member’s experience in SHGs, it ranges from 0-6 months to 4 years and above. There were also 79 defunct groups.

The NGO-wise SHGs formed shows the number of groups formed by every NGO, the year of establishment of the NGOs, and the number of group members under them. The NGO called GAWDESY stands first in the number of groups formed and VSES stands first in more number of group members.

The classification of members according to different religions showed that the Hindus outnumbered the Christians and Muslims.

The savings of the members showed that the rural savings were more than the urban. The rural savings were 3317.48 lakhs and urban 288.13 lakhs.

The credit linkages to SHGs given by the government showed that more members were linked by NABARD (7.871 SHGs) and more amount was also offered by NABARD (4,277.22 lakhs).

The target fixed for vocational training to SHGs was 5,170 for the year 2005-06 and 100 per cent was achieved.

7.3 SOCIO-ECONOMIC CONDITIONS OF THE SAMPLE RESPONDENTS
Age and Respondents: The survey revealed that out of the 300 sample respondents 155 (51.7%) of them belong to the middle age group of 31-40 years.

Educational Status and Respondents: Regarding the literacy level of the sample respondents 28.33 per cent of them are under the category of 1st to 5th standard, 26.33 per cent belong to the category of 6th to 8th standard, 2.33 per cent are above 12th standard and 16.67 per cent are illiterates.

Marital Status and Respondents: Out of the 300 sample respondents 263 (87.7%) were married 15 (5%) were unmarried and the remaining were widowed, divorced or separated.

Nature of Family and Respondents: Regarding the nature of family 224 (74.7%) were from nuclear families, 65 (21.7%) were joint families and the remaining 11(3.7%) were single member families.

Family Size and Respondents: The survey showed that the family size of the majority 125 (41.7%) of the sample respondents was between 4 to 6 members.

Community and Respondents: It was found that 155 (51.7%) of the sample respondents belonged to backward class, 16.3 per cent were scheduled caste and Scheduled Tribes and the rest of them were most backward and forward communities.

Occupation and Respondents: Majority of the respondents, 127 (42.3%) were housewives and 116 (38.7%) were agriculturists. The remaining 57 respondents were private or government employees and others.
Experience and Respondents: Of the total 300 respondents 170 (56.7%) had the experience up to 3 years in SHGs, 117 respondents had experience from 4 to 6 years and only 13 (4.3%) had the experience of above 6 years.

Earning Members and Respondents: It was found that the number of earning members in the family was only one and 223 (77.33%) of the respondents came under this category. Sixty one respondents had two earning members and for 16 respondents there were three earning members.

Husbands’ or Fathers’ Occupation and Respondents: Majority of the respondents, 222 (74%) were from daily wage earners and 29 (9.66%) from small business and the remaining were from private and other occupation.

Status in SHGs and the Respondents: Among the sample respondents 89 were animators, 132 were representatives and 79 were members.

The number of respondents were also classified on the basis of then position, at that time. There were 40 animators, 86 were representatives and 174 were ordinary members.

The classification of the respondents on the basis of number of groups shows that 144 (48%) respondents were in the group of 18-20 members, 101 (33.66%) were in 15-17 members and 55 (18.33%) were in 12-14 members.
Employment and Respondents: Regarding the employment before joining SHG 59 per cent of the respondents were under employed, 29.33 per cent were unemployed and only 11.67 per cent were employed.

Awareness of SHGs: The survey revealed that 48.3 per cent of the respondents got awareness from NGOs to join SHG, 31.7 per cent got the awareness from other SHG members, 12.3 per cent joined due to their self-interest and 7.7 per cent joined SHG because of the schemes introduced by the government and banks.

Reason for Joining SHGs: It was learnt that 37.67 per cent wanted to be self-employed, 33.33 per cent wanted to start their own business, 19 per cent of the respondents wanted to earn money and 12 per cent joined SHG to carry out their family business.

Expectations from SHGs: Out of the 300 respondents 85 (28.3%) felt that SHG membership would give them social status, 71 (23.7%) wanted social security, 98 (32.7%) desired to improve their standard of living, 16 (5.3%) wanted independent earnings and 5.3 per cent felt that SHG would help them to reform the society.

Fulfilment of Expectations: Two hundred and four respondents expressed the idea that their expectations from SHG were fulfilled and 96 respondents felt that their expectations were not fulfilled.

Continuation of Membership: Regarding continuation of membership 275 respondents wanted to continue their membership and 25 members did not want to do due to their personal reasons.
Satisfaction of the Respondents: About 280 (93.3%) of the respondents were satisfied with the functions of SHG and 20 (6.7%) were not satisfied.

Relationship with Other Groups: Two hundred and sixteen members expressed the idea that they had cordial relation with other groups and 84 respondents felt that they did not get along well other groups.

Meetings: Forty per cent of the respondents had reported that the meetings would be held in animator’s house and 28 per cent expressed that it would be in member’s house. Some 13.7 per cent said that it would be in a public place of the villages, and 10 per cent thought that it would be in panchayat office and the remaining 8 per cent were of the opinion that it would be in representative house.

Periodicity of Group Meetings: Out of the 300 respondents 38 (12.67%) have reported that meetings would be held once in a month while the majority 153 (51%) reported that it would be once in a fortnight and 109 felt that there would be weekly meetings.

Training: Nearly 86.33 per cent of the respondents felt that the training programme were given to them by the NGOs and the remaining 32 (10.67%) felt that no such training programme were given.

Nature of Training: Regarding the nature of training 171 respondents were trained in petty business, 31 in processing units, 43 in production units and 55 in service units.
**Monthly Income of the Respondents:** Eighty two respondents earned an income of upto Rs.400, 97 (32.33%) earned between Rs.400-800 and only 8 (2.67%) earned above 2000 per month respectively.

**Savings:** Regarding the monthly savings of the respondents, 15 respondents saved upto Rs.25, 206 (68.67) saved Rs.25-50, 36 respondents saved upto Rs.50-75, 24 respondents saved from Rs.75-100 and 19 respondents saved above Rs.100 per month respectively.

**Sources of Credit and Respondents:** The survey revealed that 145 (48.3%) respondents got loans from banks, 90 (30%) respondents from friends and relatives and 65 (21.7%) got from money lenders.

**Sources of Awareness of Micro-Credit Scheme:** Out of 300 respondents 134 (44.67%) got awareness through self-help groups, 66 members had awareness from banks, 59 (19.67%) of the respondents got awareness through NGOs and the remaining respondents got awareness from Mahalir Thittam members and friends and relatives regarding micro-credit scheme.

**Role of NGOs in SHGs Activities:** The Garrett’s ranking technique was adopted to rank the opinion of the respondents about the role of NGOs in various activities. According to Garrett’s ranking the foremost activities of the NGOs given to the respondents were rural entrepreneurship. The second reason cited by the respondents was finance to SHGs through various schemes. The last activity chosen by the respondents was regarding environmental awareness given by NGOs.
7.4 SHGs AND ITS IMPACT

Income of the Respondents and SHGs: Out of 300 sample respondents 224 fell under the category of income level upto Rs.4,800 per annum before they were members in SHG and this income category number has declined to 82 after joining SHG indicating that the rest of them were enhanced to other categories. The percentage of respondents who belong to the income category between Rs.4,800 and Rs.24,000 per annum and above has increased.

Business Undertaken by the Respondents: Regarding the micro-enterprises undertaken by the respondents of the total 300 respondents, 137 were engaged in small business and the remaining 163 were not engaged in any business before they became members. After joining SHG 156 respondents were engaged in petty business, 41 in processing units, 48 in production units and 55 respondents were engaged in service units. The respondents who took petty business were more in number due to easy transportation and marketing.

Business and Income Level of the Respondents: Before joining SHG, out of 300 respondents 51 members were engaged in petty business and this has increased to 156 after joining as a member in SHG. The respondents engaged in processing units also increased from 31 to 41, and in the production units also. On the whole the respondents doing some businesses increased from 137 to 300 after joining SHG.

‘Z’ test was applied to test whether the means differed significantly. The results were significant at 5 per cent level. The mean income had increased from 7,726.277 to
Hence it can be concluded that there was a significant difference in the mean income irrespective of the business undertaken by the respondents after joining self-help groups.

**Employment Level:** Out of three hundred respondents 220 got employment only for upto 4 hours daily before joining SHG and the number has decreased to 11 after joining SHG. The respondents who were employed for 8 hours had increased to 142. Before joining it was 25. The change in percentage of the employment level of the respondents also shows an increasing trend.

**Employment and Nature of Business:** The percentage of respondents employed below 4 hours per day has declined from 58.82 per cent to 3.20 per cent after joining self-groups. The number of respondents who had employment for 8 hours and above per day had increased from 3.92 per cent to 48.08 per cent. The same trend prevails in other units also. Even though an improvement had been made in the employment status of the sample respondents 3.67 per cent were still under employed.

The ‘Z’ test results reveal that the impact of self-help groups on the employment in petty business, processing, production and service units are significant at 5 per cent level. The overall value 6.93 shows that the women self-help groups are successful in increasing the average hours of employment of the sample respondents.

**Impact on Savings:** There has been a significant increase in the savings of the respondents after joining self-help group. The respondents who saved below Rs.500 per
annum have declined from 36.50 per cent to 6 per cent. The respondents who saved above Rs.1500 per annum have increased to 29 per cent. Before it that was 4.38 per cent.

The ‘Z’ value 1158.667 indicates that there is significant increase in the saving amount of the respondents after joining SHGs. The SHGs have a positive impact on the savings of the respondents.

**Impact on Consumer Durable Goods:** SHGs had a positive impact on the ownership of the consumer durable goods of the respondents. The respondents who owned the consumer durables like Black and White Television, wall clock and cycles have increased after their membership in SHG.

**Value of Consumer Durable Goods:** Out of the total 300 respondents the number of respondents who owned less than Rs.200 worth of consumer durable goods have declined from 110 to 38 that is 36.67 per cent to 12.67 per cent. The respondents who owned consumer durables worth above Rs.6000 have increased from 17.33 per cent to 48.67 per cent. Increase in income and employment have helped the respondents to buy more.

The calculated ‘Z’ value is significant at 5 per cent level. The average monetary value of consumer durable goods owned by the sample respondents has increased from Rs.3,634 to Rs.5,437.33 an increase of 49.62 per cent.

**Impact on Household Indebtedness:** The number of households that had borrowed declined to 134 from 220 that is 73.33 per cent. In the case of the respondents who had borrowed before becoming members in SHG has been reduced to 44.66 per
cent. The percentage borrowings of above Rs.6000 has increased considerably because of their repayment capacity.

**Sources of Household Indebtedness:** Out of 300 respondents 220 households were in debt before they become members in SHG. This percentage had decreased and because of SHG they could slowly come out from their debts.

The ‘Z’ value obtained for the borrowing position after joining self-help group is significantly declining. So the value is not significant at 5 per cent level. Before membership the mean value was Rs.3,729.091 and after membership the value was 3,376.119. The improvement in earning capacity of the respondents has reduced their borrowings.

**Impact on Expenditure Pattern:** There is a significant increase in the per capita household expenditure of the respondents after joining SHG. The respondents who had expenditure below Rs.3000 per annum had decreased to 6 per cent from 67 per cent. The respondents in the expenditure category of Rs.3000 and above had increased from 33 per cent to 94 per cent.

The ‘Z’ value which is significant at 5 per cent level indicates that the average per capita household expenditure amount was Rs.3699 and after joining SHG it had increased to Rs.6344.33. The increase is 71.52 per cent.

**Impact on Housing:** The housing conditions of the sample respondents have slightly improved after joining SHG. The percentages of those with own houses and leased houses have increased. The category of rented houses has declined.
7.5 SOCIAL, POLITICAL, ECONOMIC, EDUCATIONAL AND DECISION-MAKING EMPOWERMENT OF THE RESPONDENTS

Social Empowerment and Socio-economic factors: Chi-square test was applied to study the empowerment of SHG women.

Age and Social Empowerment: The calculated value of $\chi^2 (0.68339)$ is less than the table value (9.49) and hence there is no significant relationship between age and social empowerment.

Education and Social Empowerment: As far as education is concerned the sample respondents were from the category of illiterates to above +2. The calculated value of education and empowerment of respondents was 2.884 and it is less than the table value. This indicates that the respondents who were illiterates were also empowered like others.

Occupation and Social Empowerment: Regarding the occupation of the respondents there is no significant relation with social empowerment. The calculated value 3.063 is less than the table value 9.49.

Caste and Social Empowerment: The sample respondents were from different castes and communities. Though there is no discrimination among the members the backward and forward community are much empowered than others. So there is significant relation between caste and social empowerment.

Marital Status and Social Empowerment: The Calculated value of $\chi^2 (3.742)$ is less than the table value of (5.991) at 2 degrees of freedom. Hence it is concluded that
there is a significant relationship between marital status and social empowerment of the respondents.

**Nature of the Family and Social Empowerment:** The sample respondents were from single or nuclear families and joint family. The empowerment scores of the respondents show that there is no significant relationship between the nature of the family and social empowerment.

**Experience and Social Empowerment:** The experience of the members ranges from 6 months to more than 6 years. So automatically the respondents with more years of experience are highly empowered than the respondents with less years of experience. Hence the calculated value (9.9287) is greater than the table value of (5.991). There is significant association between experience and social empowerment.

The results of the factors show that there is no significant relation between age, education, occupation, marital status and nature of the family of the respondents. The factors like caste and members’ experience in SHG had a positive role in social empowerment of the respondents.

**Political Empowerment and Socio-economic Factors**

**Age and Political Empowerment:** The respondents belonged to different age groups. With regard to age and political empowerment of the respondents, the calculated value of Chi-square is (2.134) and it is less than the table value of (9.49). So there is no significant relationship between age and political empowerment of the respondents.
**Education and Political Empowerment:** Education has a dual role as far as political empowerment is considered. The calculated value of $\chi^2$ is 58.06 which is higher than the table value. Hence it is concluded that there is a significant association between education and political empowerment. The educated respondents are much empowered than the illiterates.

**Occupation and Political Empowerment:** The calculated value of $\chi^2$ for occupation of the respondents shows that there is no significant relation. The calculated value (1.76) is less than the table value of (9.49).

**Caste and Political Empowerment:** The caste of respondents plays a major role in political empowerment of the respondents. The respondents belonged to backward and forward communities were much empowered than other communities. The calculated value of $\chi^2$ (47.6) is greater than the table value (9.49) and it shows that there is significant association between caste and political empowerment.

**Marital Status and Political Empowerment:** The calculated value of (2.394) Chi-square is less than the table value (5.991) and hence there is no significant relationship between marital status and political empowerment.

**Nature of the Family and Political Empowerment:** There is no significant association between the nature of the family and political empowerment because the calculated value is less than the table value.
Experience and Political Empowerment: Experience of the respondents had a major role in political empowerment. More the years of experience higher is the level of political empowerment. The calculated value of $\chi^2$ (12.072) is higher than the table value of 5.991. So there is a significant association between experience of the respondents and political empowerment.

Economic Empowerment and Socio-economic Factors

The factors like age, occupation, marital status and nature of the family do not have significant relations, whereas the factors like education, caste and experience have a significant relation regarding political empowerment.

Age and Economic Empowerment: The sample respondents consist of different age groups. According to their opinion regarding economic empowerment there is no significant relation between the age group of the respondents and empowerment. The calculated value of $\chi^2$ is 5.435 and the table value is 9.49. This shows that there is no association.

Education and Economic Empowerment: The education of the respondents plays a major role in economic empowerment. The economic empowerment of a person is mainly determined by their level of education. When the opinion of the respondents were calculated the $\chi^2$ value (20.3) is greater than the table value. This shows that there is significant relation between education and economic empowerment.
Occupation and Economic Empowerment: There is no significant relation between occupation of the respondents and level of empowerment. The calculated $\chi^2$ value is 3.051 which is less than the table value.

Caste and Economic Empowerment: Caste of the respondents influences their economic empowerment. The calculated value of $\chi^2$ is 26.15 and it is greater than the table value. The result shows that people who belonged to forward and backward community are much better than other communities.

Marital Status and Economic Empowerment: The calculated value of $\chi^2$ is 13.31 and the table value is 5.991. This shows that there is a significant relation between marital status and economic empowerment. The respondents who are married are more empowered than others.

Nature of the Family and Economic Empowerment: The nature of the family of the respondents also plays a significant role in economic empowerment. Majority of the respondents were from single and nuclear family. So they were economically better than others.

Experience and Economic Empowerment: Experience of the respondents plays a major role. The respondents who had more years of experience were much empowered than others. The calculated value was 32.306, which was higher than the table value.

With regard to economic empowerment the factors like education, caste, marital status, nature of the family and experience of the respondents have a significant
association with empowerment. The factors like age and occupation do not have significant relation.

**Educational Empowerment and Socio-economic Factors**

**Age and Educational Empowerment:** There is no significant relation between age and educational empowerment. The respondents who belong to different age group are equally empowered.

**Education and Educational Empowerment:** There is significant association between education and educational empowerment. The calculated value of $\chi^2$ is 10.58 and it is greater than the table value. This shows that education of the respondents influences educational empowerment. The higher the level of education higher the empowerment.

**Occupation and Educational Empowerment:** There is no significant relation between occupation and educational empowerment. Irrespective of their occupation the members are equally empowered.

**Caste and Educational Empowerment:** Caste has a major role in educational empowerment. The people who belong to the forward and backward community are much empowered. This may be due to their family background. The calculated value of $\chi^2$ is 24.44 and the table value is 9.49.

**Marital Status and Educational Empowerment:** The calculated value of the marital status of the respondents were 6.26. which is greater than the table value of
Majority of the respondents were married and they have better level of empowerment than others.

**Nature of the Family and Educational Empowerment:** There is no significant relationship between nature of the family and educational empowerment of the respondents.

**Experience and Educational Empowerment:** The experienced respondents were much better in educational empowerment than others. The calculated value 20.833 is greater than the table value. As far as educational empowerment is considered more years of experience in SHG gives high level of empowerment.

**Decision-making Empowerment and Socio-economic Factors**

The results of the educational empowerment of the persons show that education, caste, marital status and experience are significant factors and age, occupation and nature of the family of the respondents are non-significant factors.

**Age and Decision-Making Empowerment:** The calculated value of $\chi^2$ is 1.098 and the table value was 9.49. Hence there is no significant association between age and decision-making empowerment.

**Education and Decision-Making Empowerment:** Education of the respondents influences decision-making empowerment. The respondents who were educated play a major role in decision-making within the family and in the group. So there is a
significant relation between decision-making empowerment and education. The calculated value of $\chi^2$ was 19.685.

**Occupation and Decision-Making Empowerment:** There is no significant relation between occupation of the respondents and decision-making empowerment.

**Caste and Decision-Making Empowerment:** The caste of the respondents influences their decision-making. In some caste the decision of the respondents was given importance and in other castes it is not given much importance. In this study also the calculated value is (24.7) which is greater than the table value. So there is a significant relation between the two.

**Marital Status and Decision-Making Empowerment:** There is significant relationship between marital status of the respondents and decision-making. The calculated value of $\chi^2$ was 6.327 and the table value was 5.991.

**Nature of the Family and Decision-Making Empowerment:** There is no significant relationship between nature of the family and decision-making empowerment.

**Experience and Decision-Making Empowerment:** Experience of the respondents plays a major role. The calculated value of $\chi^2$ 10.101 and it is greater than the table value. As the respondents gained more years of experience they play a major role in decision-making.
Under decision-making empowerment age, occupation and nature of the family are insignificant and education, caste, marital status and experience are significant factors.

The factors like age and occupation of the family of the respondents have no significant relation with all empowerments. In social, political, economic, educational and decision-making empowerment education, caste and experience are significant factors, marital status and nature of the family are significant and insignificant factors.

7.6 PROBLEMS OF SHG MEMBERS

The researcher has identified the following problems faced by the SHG members during her field investigation.

With the severe drought prevailing in all over Thanjavur, the SHG women too face economic problems. Lack of employment led to poor income generation and there was no source to get money for savings since 38.7 per cent of the respondents were agricultural labourers.

Most of the group members were not willing to take up EDP due to lack of cooperation of the members.

The conflicts between the ‘members’ families are also reflected in the group interactions.

The dominating nature of the leaders affected the group. Also the group depended on the educated members to maintain the records.
At times the husbands or in-laws prevented the women from attending SHG meetings. This affects the regularity and time-intervals.

Criticism by the non-members and the other people disturbed certain group functions.

A large number of NGOs working in the same village reduced their effective functioning in SHGs.

The delay in government offices and banks which made the women members to wait for many hours, often brought out the negative responses from the SHG members.

Sometimes the voice of the women is not given importance during the Gram Sabha. Sometimes the high caste people play a negative role in dividing SC/ST women and uneducated women.

The NGOs concentrate on environmental awareness and they did not give much importance to human rights education. Though the SHG members do not show any difference among themselves regarding the caste but the researcher noted that the public refused by some products from SC/ST members. In some tea shops they follow double tumbler system.

Establishing rapport with women requires an extended period of time. Evening is the most apt time for meeting women. But for the employees it is difficult to meet women in the evening and then get back to their places where bus services are rare.
Most of the higher posts in villages were occupied by men so they would not support the women in getting the basic amenities. Lack of education is an obstacle in the progress of rural women, especially in becoming entrepreneurs.

The SHG women who had positive attitudes towards their leaders were reported to be better off than those who did not have it. Regarding leadership there was a lot of reservation among women. Most of them considered it to be burdensome than an opportunity to do the best for others. On certain occasions, the leaders were unduly criticised even for the delay in getting loans. Consequently, the enthusiasm with which the women took part in the leadership programmes get evaporated.

Regarding entrepreneur training they were not receptive as they were in the veterinary training. While bringing up the milch animals marketing of milk was taken care of by the NGO and there was greater demand for milk. It was not the same in case of marketing of mats, door mats, robe making and the like. Thus they were not comfortable with the entrepreneur training.

7.7 RECOMMENDATIONS

Often it looks as if SHG gives importance to economic aspect and does not play adequate attention to socio-political situation. This gap needs to be reduced and the collective efforts should be mobilised.

The SHG women must be more conscious of the fact that women’s rights are human rights, and that this movement can become a human rights promoting agency: hence it can fulfill the Gandhian dream of equality in Indian Society.
Women must attain functional literacy through SHGs. Health and environmental education should be given importance and the opportunity of formal education is essential for the empowerment of women.

SHG women should take immediate steps for ending up the dubious double-tumbler system existing in rural areas of Thanjavur. Additional efforts have to be taken to eradicate illicit liquor which had been harming the health of their men and family economy.

Training programmes have brought about significant changes in the lives of rural women. They are eager to attend the training programmes for developing the self-help proficiency. In these training programmes personality development may be given importance to improve their communication skills and self-confidence.

With the increased span of membership in SHGs their empowerment level has increased. Still women are not allowed to inherit property and also it is essential for SHG women to learn to operate the individual savings book in the nationalised bank because, in some groups they have appointed a person to do the accounts.

The small savings have brought a remarkable change in their economic conditions. Sometimes EDP is a setback because of illiteracy and lack of marketing skills. So there is an urgent need to make them literate and liberate them from stereotype activities.

Regarding political involvement, self-confidence to articulate their problems to the officials concerned has grown and there was reduced inhibition among the SHG women to go to the collectorate, union office, panchayat office and the like. Women who were
once confined to their homes were able to take part in rallies and public meetings without any fear. Realisation of their civic responsibilities and eagerness to contest in elections has become prominent. SHGs have reduced the gap between the different caste women. Nevertheless in bringing equality in the society, they still need to go a long way.

SHGs organised through TNCDW in collaboration with NGOs have shown that the collective efforts of NGOs can bring about enhanced development among rural women. It is better that while one NGO is working in a village the other NGOs do not work in the same village. Often it overlaps the developmental activities in the same village and the women get confused. It leads to unnecessary complication among women. From the Government side they want to see some instant results. Hence they force themselves to achieve the target number of SHGs within the limited period. This can be avoided by TNCDW by seeing that one NGO should concentrate only on one village.

The NGOs need to look into the problems of the people who live below poverty line and form the new SHGs. It will enable them to enrol the poor to form the new SHGs.

7.8 SUGGESTIONS FOR FURTHER STUDIES

Case studies can be conducted to know the ways of empowering the Tribal and rural women socially. Each of the groups can be studied separately as their cultural practices differ drastically among the sub-castes.
In view of empowering the women psychologically, interventional studies can be designed on the behavioural dimensions of empowerment. Psycho-social characteristics of the successful SHG members can be identified through intensive analysis.

The role of SHGs in political empowerment of women can be examined and strategies can be devised to avoid the constraints of participating in panchayat or Gram Sabha meetings. A multifaceted study of the rural women in India can also be attempted.

Scientific analysis can be attempted for making the training programmes more effective and relevant. Ways and means of improving the leadership qualities and entrepreneurial skills can also be devised.

There is also a need for undertaking quality ethnographic studies with a view to formulate policies and programmes in empowering women and the weaker sections in India.

7.9 CONCLUSION

Rural women who are in the lowest rung of the Indian society, are in need of empowerment and upliftment. SHGs had a major role in bringing empowerment among them. The dehumanizing bondages of caste, class and gender have to be eliminated and their right to live with human dignity has to be restored. The self-help group movement and joint ventures of government and non-governmental agencies had paved the way for the emancipation of rural women. Being a woman, the researcher had been all along conscious of the heavy odds against women in the male-dominated Indian society. In the name of tradition, custom and taboo, the woman had been at the receiving end for
centuries. Empowerment of woman, in the true sense of the word, is the only solution to this pathetic and desperate condition, particularly in the rural sector. The study is inspired by the desire to share with the world, the heroic role of the NGOs in Tamil Nadu, with special reference to Thanjavur District, in liberating women from caste prejudices, meaningless social taboos and male chauvinism. A close look at the good work done by the NGOs of Thanjavur District has provided enough indication of the true dawn for the woman of India in the not distant future when she can march forward shoulder to shoulder with men, to usher in a Bharath of which great souls like Mahatma Gandhiji’s had dreamt of. That golden dawn is not far off; and that is the true message of this dissertation.

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