CHAPTER 6
SUMMARY OF FINDINGS, CONCLUSIONS AND SUGGESTIONS
CHAPTER – VI

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This chapter gives a summary of the performance of WDP through SHGs in the Cuddalore district and also the conclusions and suggestions based on the analysis of data collected and used for this study and observations made during investigation. It is hoped that this will be much useful to the policy makers for introducing suitable measures and adopting appropriate steps for the improvement in the performance of SHGs to enhance women empowerment.

6.1. FINDINGS AND CONCLUSIONS

1. The study of the views of various experts in this field has helped in the formulation of operational definitions used in this study.

2. The study on the profile of the area concerned has revealed the social and economic background of the people in that area.

3. The performance of the WDP through SHGs has been studied through the indicators viz., Numbers of SHGs, Number of members of SHGs, Number of SC SHGs, Number of SC women members, Number of beneficiaries, Number of eligible SHGs, Savings of respondents, loan sanctioned and percentage of loan repaid which showed both favourable and adverse trend in the working of WDP.

4. Regional variations have been found as a result of improper implementation of WDP and non-uniform involvement of members in the achievement of goals of programmes.

5. The details given in Table 5.1. has indicated that though SHGs had seen formed in all the blocks, there is no uniform distribution of SHGs, number of SHG members, SC SHGs, enrolment of SC women, eligible SHGs for availing loan, loan sanctioned, etc. But in the percentage of loan repayment by the SHGs, there is no much variation, that is, almost all the SHGs in all the blocks of the study area have repaid more than 95% of loan. In order to understand the distribution trend of these indicators, the Lorenz curves have been used as
visual device and are portrayed in 5.G1. and 5.G2. Again, a correlation coefficient matrix formed for the performance indicators as given Table 5.2. has shown that there is high level relationship among them ensuring their more relevance for the analysis.

6. The information in Table 5.3. has shown that there is wider variation in the values of coefficient of variation ranging between 2.24% and 60.25% which has revealed wide spread regional disparities with respect to certain performance indicators and less disparities with respect to other performance indicators of WDP. Again, the performance indices of WDP among different blocks in the Cuddalore district also have shown wide disparities ranging between 75.34% and 123.46%. This reveals that certain blocks have very low level, certain have normal level and certain others have more than normal level of performance in the implementation of WDP.

7. In Table 5.4. , it is found that majority of the SHG women members are SC (57.83%), followed by MBC (27.50%) and BC (14.67%). It is gathered from Table 5.5 that the illiterates are the major group (36.67%) followed by others in the ascending order of educational levels in the rural SHG members. According to Table 5.6. it is found that younger the member, more involvement is in the SHG activities. The data shown in Table 5.7. has informed that medium sized family members are involved more in the SHG activities followed by small and large sized families. From the table 5.8. it is found that married women have involved more followed by unmarried and others in the SHG activities. The information in Table 5.9. has revealed that workers dominated in the SHG operation followed by marginal farmers, small farmers and rural artisan. The details of Table 5.10. have informed that medium duration members have held first position in the SHGs followed by the long duration and short duration members.

8. The Tables 5.11 to 5.14 respectively have revealed that so far as the housing status of respondents is concerned the majority have lived in the houses titled in their husbands’ name at block-wise, community-wise, group duration-wise and educational level-wise.
9. The Tables 5.15 to 5.18 have shown serially that majority of the respondents are landless in all the blocks, all the communities except MBC, all the duration groups and primary and secondary level educated also the illiterates as they belong to poor households with their livelihood on wage employment.

10. As per Tables 5.19 to 5.22, it is understood that the respondents at all levels — block level, community level, group duration level and educational status level - gave first priority to saving regularly on overall basis as reason for joining the SHGs. However, MBC and SC women join the SHGs with the motive of saving regularly and to meet and discuss the possible ways of income generation and BC women join for all purposes i.e. saving, meeting and internal lending. Also, long duration SHG members join to take part mostly in all the SHG activities, the illiterates for saving and literates for all purposes.

11. The information in the Tables 5.23 to 5.26 reveals those NGOs, peer group, impact of SHGs and other family members as the order of sources of SHG activities at block, community, group duration and educational levels. In general, NGOs are the major awareness creators among the rural women of the different community members. However, more than 2/3 of short duration SHG members through NGOs, more than 1/3 of medium duration SHG members through family members and more than 1/3 of long duration SHG members through the impact of other SHGs are aware of SHG activities. Again, the major sources of SHG activities are NGOs for the illiterates, peer group for secondary level educated, the impact of SHGs for above secondary level educated and family members for primary level educated members.

12. The details in the Tables 5.27 to 5.30 have informed that the contribution of SHG women to their household is more after joining the SHGs at all levels viz., block, community, group duration and education. 50.30% of MBC members, 60.58% of long duration group members and 47.40% of the primary level educated respondents give more amounts to their households.

13. The Tables 5.31 to 5.34 have shown that there is better improvement both in the personal and household income levels of the respondents in all the blocks, BC and MBC communities, long and medium duration groups and all level educated group SHG members.
14. The information from the Tables 5.35 to 5.38 has indicated that the respondents of all the blocks, long and medium duration groups, members at all levels of education have high awareness but the SC SHG members have moderate awareness on the function of banks.

15. As per the Tables 5.39 to 5.42, it is found that more than half of the respondents in the selected blocks have moderate level of knowledge. BC and MBC respondents, long duration group members of SHGs and educated respondents have more knowledge on the bank operation procedures. Regarding the frequency of bank transactions, more than 50% of BC and 50% of MBC, more than 60% of long duration group and more than 70% of all level educated respondents make it always.

16. The Tables 5.43 to 5.46 have informed that the savings bank account opening and deposit making do not exist uniformly among the SHG members in all the blocks. Again, saving account opening and making bank deposits are mostly followed by BC and MBC women of SHGs. Long duration SHG members rank top in the bank and chit fund account opening and deposit making. Also, the improvement of the financial handling behaviour is more among the educated SHG members.

17. The information depicted in the Tables 5.47 to 5.50 regarding financial decision making of the SHG members has given that there is more improvement in the financial decision making of the SHG members at different blocks, community, group duration and educational levels. However, the SC women members have constituted a major category with respect to less and no participation in the financial decision-making. Again, the educated SHG women have improved their financial decision-making.

18. The data in the Tables 5.51 to 5.54 have informed that the self-decision making considerably has improved almost in all the blocks in general, highly among the SC, long duration group and educated SHG members after joining the SHGs.

19. With regard to the decision on education of children and the health of family members, the information is given in the Tables 5.55 to 5.58. The findings are that the respondents' share in decision making on health care, and education of
children is less than that of others. However, the SC members, long duration group, high level educated members are able to keep upper hand in these aspects.

20. According to the Tables 5.59 to 5.62 it is derived that majority of SHG members of all the blocks have more participation in decision making on general good after joining the SHGs. Also, the SC, long duration and all level educated SHG members have improved their role in making decision pertaining to general welfare.

21. As per the Tables 5.63 to 5.66 the findings are that generally the rural women have more awareness on the improvement of health care practices after joining the SHGs with regard to community, the BC and MBC women of the SHGs but not the SC members have better knowledge on health care practices. Again, it is found that the longer is the group duration more awareness is on health care practices and vice versa. Also, the literacy level has decided the extent of improvement on health care practices.

22. The information given in the Tables 5.67 to 5.70 records that watching TV and listening radio are common in all the blocks. But BC members have given priority in the order of watching TV, listening radio and reading newspapers, MBC women’s priority is listening radio, watching TV and reading newspapers and SC member’s priority is listening radio, reading newspapers and watching TV. Again, short and medium duration SHG members have given top priority to listening radio and the long duration members to watching TV in their exposure to knowledge. It is found that illiteracy has reflected in listening radio and literacy in all the aspects of exposure to knowledge.

23. The Tables 5.71 to 5.74 has informed that the skill development of respondents is high after joining the SHGs. But the skill development is more among the MBC and SC, long duration group and educated SHG members.

24. The information, provided in Tables 5.75 to 5.77 has given that respondents of majority of the blocks were having no difficulty in doing the tasks of writing name, identifying currency notes, reading numbers up to 500, understanding brand names, making pass book entries and filling up bank chalans. The study
has shown that MBC women members of SHGs are relatively better positioned in doing certain tasks, followed by BC and SC members. Again, long duration group members have enjoyed better position in doing tasks.

25. The Tables 5.78 to 5.81 have informed that SHG members of all the blocks have moved out to other places either lonely or with others. SC women of the SHGs have moved out of their villages mostly alone but the BC and MBC women members along with somebody. The majority of short duration members have moved away from their villages along with others, the medium duration members individually to other villages and along with others to the nearest town and city and the long duration members have moved away from their villages mostly alone. Again, majority of the illiterates and primary level educated have gone to the town and city mostly with others, the illiterates have moved away from their villages always with somebody and educated SHG members mostly alone.

26. The information from Tables 5.82 to 5.85 reveals that the longer the duration of SHG meeting time, the higher is the response of SHG women; the larger the number of training days, the less is the response; the lesser the number of training days, the more is the response; and the larger the number of SHG activities, the larger is response of SHG women. Again, SC and MBC women have more participation in the SHGs than BC women. Also, it is found that long duration SHG members have more involvement followed by medium and short duration group members in the SHG activities. Further, the longer the SHG meeting time and training days and the more the SHG activities the lesser is the participation of educated SHG members.

27. It is derived from Tables 5.86 to 5.89 which reveal that as a result of SHG activities, there are different types of general and household benefits accrued to the SHG members of different blocks. In addition, the BC women have more skill development and use of bank savings, MBC women have more participation in welfare programmes and the use of bank savings and SC women have regular saving and working habits and developing business through bank loans. Again, it is found that short duration members have enjoyed the benefits of more work and savings, medium duration members the use of bank savings along with other benefits and the long duration members
have enjoyed the benefit of starting small business with bank loans. Also, all educated members of SHGs have enjoyed both general and household benefits from SHG activities.

In order to test the hypotheses formulated, different tools are applied and the results arrived at are given in Tables 5.91 to 5.109 for \( \chi^2 \) test and 'F' test in Tables 5.110 to 5.113.

28. The results under **Chi-square** tests are:

28.1. **T.5.91**: There is no significant difference in the housing status of respondents of different blocks both at 1% and 5% levels. But there is significant difference in the housing status of respondents of different community, group duration and educational levels both at 1% and 5% levels.

28.2. **T.5.92**: There is no significant difference in the land ownership status of respondents of different blocks at 1% level. However, there is significant difference in the land ownership status of respondents at 5% level. Also, there is significant difference in the land ownership status of respondents under all other units of analysis both at 1% and 5% levels.

28.3. **T.5.93**: There is significant difference among SHG members with respect to the rationale behind joining the SHGs under different units of analysis both at 1% and 5% levels.

28.4. **T.5.94**: There are significant influences of the sources of SHG activities on the SHG members under all the units of analysis both at 1% and 5% levels.

28.5. **T.5.95**: There is significant difference in the contribution of SHG members to their household income under all the units of analysis both at 1% and 5% levels.
28.6. **T.5.96**: There is no significant difference among the respondents of different blocks with respect to the functions viz., acceptance of saving, and interests on saving and loan facility. However, there is significant difference with respect to the awareness on the safety locker function of bank at the block level. Also, there is significant difference in the awareness of respondents on the functions of bank under all other units of analysis.

28.7. **T.5.97**: There is significant difference in the knowledge on bank operation procedures among the SHG members under different units of analysis both at 1% and 5% levels.

28.8. **T.5.98**: There is significant difference in the financial handling behaviours among SHG members under all the units of analysis at 1% and 5% levels.

28.9. **T.5.99**: There is significant difference in financial decision making of SHG members under all the units of analysis at 1% and 5% levels but there is no significant difference in the financial decision making among all level educated members including the illiterates at 1% level.

28.10. **T.5.100**: There is significant difference in the respondents' self-decision making under all the units of analysis both at 1% and 5% levels.

28.11. **T.5.101**: There is significant difference at 1% and 5% levels under all the units of analysis with respect to respondents' decision-making on health and education of children except under group duration-wise at 1% level.

28.12. **T.5.102**: There is significant difference with respect to the respondents' decision making on general good under all the units of analysis both at 1% and 5% levels.

28.13. **T.5.103**: There are significant differences among the respondents with respect to knowledge on family planning and health care practices under all the units of analysis. But in the case of hygiene, there exists no difference among SHG members of different communities both at 1% and 5% levels.
28.14. **T.5.104**: There is significant difference among SHG members with respect to media exposure under all the units of analysis both at 1% and 5% levels.

28.15. **T.5.105**: There is significant difference with respect to skill development of SHG members under all the units of analysis.

28.16. **T.5.106**: There is significant difference with respect to the respondents' difficulty in performing tasks under block level both at 1% and 5% levels except in identifying currency notes and filling up bank chalans at 1% level. There is significant difference among the members under community-wise except filling up bank chalans. Also, there is significant difference among the members in performing the tasks under different group duration both at 1% and 5% levels.

28.17. **T.5.107**: There is significant difference with respect to the nature of mobility of SHG members under all the units of analysis both at 1% and 5% levels.

28.18. **T.5.108**: There is significant difference among SHG members with respect to their participation in SHG activities under all the units of analysis at 1% and 5% levels.

28.19. **T.5.109**: There is significant difference among SHG members in the accrual of benefits as a result of SHG activities under all the units of analysis both at 1% and 5% levels.

29. The results of 'F' test are:

29.1. **T.5.110**: The variation in the blocks is statistically identified as significant with respect to financial position of SHG members both at 1% and 5% levels.

29.2. **T.5.111**: The variation in the community is statistically identified as insignificant with respect to the financial position of SHG members both at 1% and 5% levels.

29.3. **T.5.112**: There is no significant variation in the personal income of SHG members under different group duration at 1% and 5% levels.
29.4. **T.5.113**: The variation in the personal income of SHG members under different educational level is statistically identified as insignificant both at 1% and 5% levels.

30. The results of **Correlation co-efficient** are:

A high degree of correlation co-efficient is found between SHG activities and economic improvement of the family at all the units of analysis.

### 6.2. SUGGESTIONS

#### 6.2.1. SUGGESTIONS BASED ON THE STUDY

1. Regional variation might be removed by identifying the constituent regions on the basis of their level of development so that effective implementation of schemes and programmes in an impartial manner is possible.

2. As the improvement in women empowerment is a sine-qua-non for a positive change in socio-economic levels, the prevailing disparities in terms of blocks, community and literacy levels among the SHG members could be avoided.

3. In order to bring uniformity in the performance of WDP in all the blocks, uniform motivation and fillips such as credit and training programmes may be provided.

4. The poor people, irrespective of their heterogeneity in their socio-economic status, could be attracted towards active involvement in SHGs by enlightening the significance of SHGs.

5. Women empowerment can be ensured by requiring all the respondents to make the deeds of their houses in their names.

6. The functioning of the SHGs can be strengthened in such a way to rope in the respondents irrespective of their land holding status to involve themselves with dedication in the SHG activities.

7. The NGOs who are the catalysts in creating the awareness among rural women, could be provided with adequate support and protection in their role.
8. In consonance with the role of SHGs as a source of rural upliftment its number and activities could be enlarged, widened and deepened.

9. The ignorance of SC women members, regarding the role played by banks, could be eliminated by adequate publicity and demonstration.

10. All the SHG members could be trained adequately on the procedures to be followed in their bank related-activities.

11. All the respondent members of SHG shall be educated adequately to improve their financial transactions positively.

12. The SC, the illiterates and newly enrolled SHG members could be provided with adequate and necessary facilities both in cash and in kind to improve their lot further.

13. As their membership in SHGs has facilitated a rationale regarding financial decision making in their own households a further improvement in this may usher in a beneficial use of the financial resources of the SHG itself.

14. Since education and health are the nuclei of development, the members could be adequately encouraged and involved in these lines so that SHG families can have overall development.

15. As members of longer duration and higher literacy level are able to harness better health care practices, steps may be initiated to percolate them to other not so senior as well as the illiterates.

16. As skill development is a precondition for the success of SHGs and women empowerment discrete impartiality in skill development will facilitate further success.

17. As literacy and mobility of SHGs are highly correlated, a universal project to develop their literacy could be adopted.

18. As an accrual of multifarious benefits at different degrees to all the members is a certainty, they could be sensitized adequately towards better involvement for much higher achievement.
6.2.2. SUGGESTIONS BASED ON OBSERVATIONS

1. SHG members may be encouraged to make use of the locally available resources towards turning up worthwhile value-added products at reasonable prices so that all the SHG members may enrich their financial and social status.

2. As in the case of Khadi and Village Industries the government shall come forward to procure SHG products on priority basis thus assuring a guaranteed market.

3. To popularize and widen the market net-work for the SHG products the government shall arrange the conduct of SHG product-exhibitions as often as possible and in as many places as possible.

4. The service, the social involvement and the attitude of the SHG members shall be properly recognized and adequately honoured.

5. The economic health of the SHGs can be ensured by encouraging them to produce those products that are locally needed.

6. Official apathy and neglect of not so influential SHGs shall be eliminated and all SHGs shall be treated honourably so that there can be a healthy enlargement of SHG environment.

7. The well groomed and well developed SHGs shall be emulated as Model Leaders by emerging SHGs in all respects.

8. The SHGs and the members shall be motivated and educated towards investing their funds only in productive ventures and they may be instructed to avoid investing on unproductive and unnecessary social and religious ones.