CHAPTER - 6

SUMMARY AND CONCLUSIONS
The doctrine of globalization is based on the ethics of the Big-Firm Theory and high competition both in factor and commodity marketing. But the economic realities of tribal hinterland are incapable enough to compete with the economic doctrine of globalization.

Empowerment of women is gaining ground and an added significance in the Indian context owing to their profusive participation in developmental activities. Women empowerment cannot be rigidly defined, particularly, in a situation like ours. Where there exists a lot more difference among women in different sectors such as rural v/s urban women, women in organized sector v/s women in unorganized sector or informal sector, women in government public sector v/s those in private sector, educated women v/s uneducated women both in rural and urban sectors and women of higher income group. Indian Constitution guaranteed "equality" among all the sections of the society through suitable economic policy and social welfare programmes. Even after 60 years of Independence, women constituting around 50 per cent of the population are facing the problems of poverty, social discrimination, violence, oppression and marginalization. The women in social and political life are equally and immensely important for their integration in the developmental process as development is not merely economic but also participation in social and political life which carries its own status. The women and the total contribution they make towards the family and the national economy, employment of women is
immensely and incessantly increasing day by day. Women contribute greatly to the proliferation of the economy. They are pioneers in various professions. Women are working in different sectors of the economy as agricultural labourers, road construction workers, domestic helpers, petty craft women, self-employed women, doctors, engineers, lecturers and white-collared executives. Employment of women is an index of their status in the society. Agriculture, horticulture, sericulture, dairying and animal husbandry, fisheries, home based industries like handicrafts, beedi industry, acrobatic making, tailoring and garment industry, pottery and black smithy industry, doll making, fancy items, bee-keeping, jewellery, beauty parlour, printing, textiles, electronics, chemicals, food processing, nursery and body creche centers, stationery etc. are major areas of women entrepreneurship.

SHG movement was initially launched on pilot bases in 50 selected districts in 1982 with United Nations International Children’s Emergency Fund (UNICEF) cooperation to strengthen the women’s component of poverty alleviation programmes. It was started as a sub-scheme of Integrated Rural Development Programme (IRDP). It was introduced by the Department of Rural Development, Ministry of Agriculture, and Government of India. During the Seventh Five-Year Plan, it covered 162 districts and is being extended, in a phased manner, to all districts in a country during the Eighth Five-Year Plan period.
The need for a special programme designed exclusively for women was felt as it was noticed that women members of IRDP were not availing of the benefits of that programme in adequate measure. Women belonging to identified rural families can become members of this programme and also avail of subsidy and credit under IRDP, subject to overall subsidy ceilings for various categories of beneficiaries laid down in IRDP.

The objective of the programme is to serve the income levels of women belonging to poor households so as to enable their organized participation in social development towards economic self-reliance. The focus of the attention is on the women members of IRDP families to increase income and to provide supporting services for income generating activities (backward and forward linkages etc.) and linkages with other social development programmes like health, education, sanitation etc.

It is important that people from poor households are made aware and made to recognize the significance of collective efforts in solving problems that seem impossible with individual efforts, by voluntarily deciding to put their efforts together to help increase their access to financial services, economic services like technology, training in skill and enterprise management, material support & marketing facilities, etc., besides a host of other social services.
Strong savings and credit groups owned and managed by the community itself need competent and committed development facilitators, leaders and enlightened and alert members. Hence the governance of SHG Groups that promotes democratic traditions is crucial for its success. Evolution of norms or rules and regulations for self governance, participatory decision making, diligence and self-discipline among group members coupled with strong enforcement mechanism are sufficient conditions for transparency in group operations. These rules and regulations are not mere statements but reflect the understanding of group norms by members through their conduct in group activities. Rules and regulations of the group, therefore, need to address conflict situation in day-to-day functioning of group and provide ready solutions.

While stability of group membership is strongly encouraged, it is possible that a few members could be co-opted into the groups to attain optimality in group size. Also delinquent members could be expelled, in which case the groups could undertake a situational analysis and take appropriate decision. However, core objectives of the group and rule for self governance should not be lost sight of.

In the words of M.Amal,"taking this stock of loopholes or erstwhile development programmes, this strategy strives for concerted and collective in road into poverty through self-employment opportunity."
Conceptually this elaborate integrative and holistic approach may seem as a better bet".

SHGs are wife platforms for the poor to come closure in helping each other by creating a suitable and conductive economic environment of 'self-sufficiency', 'self-finance, and 'self-help'. As a 'solidarity group', it provides a forum for the women members to develop decision making capacity, entrepreneurial talent, business quality and leadership quality. It also helps women in accessing market condition and equips them the basic knowledge required for transaction. The institution of SHGs, as a 'group activity' also provides organizational frame work for pulling up capital, labour, technology adoption, specialization and innovation in production. It enhances the operational and techno managerial qualities of women with all future optimistic visions. Being, acting as the 'members' but not as 'co-operator', they develop a good spirit of self assessment, self consciousness and self commitment. SHGs strategically provide a good institutional mindset for its members towards mobilization of thrift, saving habits, banking practices, debt management qualities and account record keeping procedures. Finally, SHGs build the personality of women member and bring them from lower and higher economic circle with greater social exposure.

Hence, as an approach-“Direct attack on Poverty”,- at micro level and empowering tribal women at grossroot level the formation of SHGs
is a need based economic endeavour planned deliberately towards productive purposes and development of the tribal economy. SHGs have now become a modern economic weapon for the poor tribal women to fight against poverty and economic depression. It is a most potent tool against human deprivation and mainly intends to build human capital. SHGs have become a ladder for the poor tribal women to go up not only economically but also socially, mentally and attitudinally. So the concept of SHGs should not be considered as a social sector programme or a mere intervention to provide as socio-economic safety net to the target group. Rather, it should be viewed as a huge investment in the capacity building of the vast human resource in the tribal pockets for the sake of balanced rural development.

Anantapur district was formed in the year 1882 separating from Bellary district and was later on expanded with the addition of Kadiri taluk from Kadapa district in the year 1910 and Rayadurg taluka from Bellary district in the year 1956. Anantapur district lies between 13° - 40 and 15° - 15 Northern Latitude and 76° - 50 and 78° -30 Eastern Longitude. The district has been divided into 3 Revenue Divisions. Red soil constitutes 76 percent and black soil 24 percent of the total area in the district. Anantapur district is the driest part of the country with the second lowest average rainfall of 520.4 mm. The main mineral deposits in the district are limestone, barites, dolomite, iron ore etc.
SHG scheme is being implemented in the district since 1987-1988. The main objective behind introducing SHG groups in the district is to raise the income level of women of poor households and involve then in the social development by achieving economic self-reliance. The strategy of group formation is aimed at improving the women's access to basic services such as health, child care, nutrition, water, sanitation and education.

Year-wise enrolment of beneficiaries as endorses the fact that the programme have made a positive impact on the development of women in the district. This has been made on the assumption that since 1997-98 to 2006-2007 the enrolment of beneficiaries was about 186,405 in number in the district.

Year-wise progress of SHG programme in Anantapur district shows a steep progress, in terms of target and achievements from 1997-1998 to 2006-2007. The targeted SHG groups for years are 22,623 and achieved to the extent is 30,106 groups by registering a growth rate of 133.08 percent. This signifies the fact that the programme is well received the fact that the programme is well received by the people in the district and hence achieved more than the targets. Therefore, it can be concluded with a positive understanding that these groups might have helped the people in their overall development.
The details on progress of coverage of the beneficiaries by their social status also enfolds that the programme had an impressive impact on the rural people even among the weaker sections of the society. Thus the programme was achieved its social objectivity in attracting lower levels of people towards this scheme and the benefits derived out of this scheme.

The year-wise release and expenditure for the implementation SHG programme in the district shows that over the years expenditure has been increasing alarmingly. This also speaks out that the women in rural areas in the district are attached by the SHG scheme and could impress upon the policy-makers at the district level to pump more funds for the programme. Therefore, it can be concluded that such expenditure over a period of time have opened up the eyes of the rural women towards the world knowledge and various developmental aspects of the people.

The total savings of SHG members over the years is also steadily increasing. It is a welcome development to note that the savings of members is exceeding the total amount in the year 2006-2007. With regard to release of loan amount, one can observe some ups and downs. It is because the change of guard at the Central and State government and other economic factors like droughts, repayment position of members etc.
Out of the total beneficiaries at the district level 24.83 percent of the beneficiaries belongs to Scheduled Castes, 17.00 percent of the beneficiaries belonged to Scheduled Tribes, 29.43 percent of the beneficiaries belongs to Backward Castes and 28.33 percent of the beneficiaries belonged to Other Castes.

The most unacceptable form of human existence called ‘poverty’ is at its foot steps to vanish from the area slowly. The forward linkages between SHGs and Banks etc. are an importance base in his direction through innovation in Micro Financing. This SHG-Bank linkage is, in fact, one of the largest Micro Financing initiatives in the district. The formal Banking system in the area has taken up the task of main steaming this underprivileged category of people.

The empowerment of women through SHGs is gone far beyond individual level SHGs functioning have brought about not only social empowerment to women but also endowed them with economic empowerment (freedom to purchase articles, manage home, invest independently etc.) and decision-making opportunities.

The key economic institutions of tribal India thus needs flow of micro-credit organized and implemented via SHGs in the tribal dominated area would certainly accelerate in creating a better impact on the quality of life of the tribal women in rural sector. It will definitely enhance their capability and capacity in decision-making process in the

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household. Ultimately it will also pave the way in breaking the vicious circle of poverty of rural and tribal economy. Micro-financing in the form of SHG, not only create a good marketing facilities in tribal areas but also helps the women folk in creating self-confidence in the matters of financial barraging and monetary gains in other developmental schemes. It checks urban migration and helps to utilize local available resources in most productive channels in different economic visions. It is a road which helps, particularly to tribal women, to raise themselves from the lowest economic ebb and equip them with varied economic power to conclude, not anticipating much, the institution of SHGs, if managed well can be a strong an vibrant economic weapon for the poor tribal women atleast earn the minimum of necessities of life for which they are struggling from many centuries.

Women empowerment is a multifaceted concept. It seeks to bring about the advancement, development and empowerment of women. The policy encourages active participation of all as take holders for achieving its goals. The SHG programme is one of the means to achieve the ultimate objective of women empowerment. The foregoing discussion clearly reveals that the SHG women in the two study mandals have performed extremely well by fostering savings, by pursuing a diversified structure of occupations, by earning income to achieve economic independence. The study also made it clear that a substantial number of stakeholders in the programme were women
belonged to weaker sections of the society who were socially and economically oppressed by the society at large. These women now do not depend on their husbands or sons or wards for their needs. They do not also depend on the local money-lenders whenever they need any money to meet the education, medical or other emergency expenditures in the family or to meet their personal needs. They simply use their pooled savings or SHG loans form banks. This according to them is a remarkable achievement of SHG programme.

**Major Findings of the Study**

The present study has the following findings after the out and out research analysis.

1. The beneficiaries joined the group with an expectation of getting income.
2. Income generating activity has been taken up by the group following the philosophy and spirit of group approach idealized in SHG programme.
3. All the women are housewives therefore one cannot expect them to have neither entrepreneurial ability nor the will to accept challenge and ability to take risk.
4. The beneficiaries of the SHG groups are better in terms of income, savings, and children’s education than Non-SHG members.
5. The beneficiaries of the SHG groups recall that their position improved after joining in the groups.

6. The revolving fund received from the Government to SHG groups provides finances to the women belonging to economically weaker sections.

7. Motivation and inculcating the habit of thrift and savings are the continuing sources of income from SHG Scheme.

8. Women in the age group of 25-50 years are mostly the beneficiaries of SHG. This is a very positive indication for sustainability of the scheme.

9. Additional incomes are getting generated to the family.

10. Transparency in the maintenance of accounts regular group meetings and sustainable flow of additional incomes held the group together.

11. The additional Grama Sevikas play a key role for the successful implementation of the scheme.

12. Majority of the beneficiaries belonged to the age group of 26 to 35 years. These age group beneficiaries are highly participative in the SHG activities. The younger and elder women are also involved in the SHG.

13. All types of communities are joining in the SHG. The SHG provide equal opportunities to all types of the community beneficiaries.
14. A vast majority of married women's are highly participative and productive in the SHG. The SHG help to married women and especially destitute women.

15. Agricultural labourers highly involved in the SHG.

16. The beneficiaries earned more income after joining the SHG. Because the SHG provided loan facilities and started the small business to the beneficiaries.

17. The beneficiaries mainly wanted the loan to improve their business and children's marriage and their escape from the local money lenders.

18. A large number of the beneficiaries take any decisions before considering their family members. Because the family support is very essential to achieve anything in the functioning of SHG and success in their life.

Suggestions

Some of the important suggestions evolved from this study are as follow.

1. The members of SHG have to be little cautious in selecting their economic activities. They have to select their activities keeping in mind the availability of raw materials, sufficient financial assistance, marketing facilities and also the demand for their products.
2. Sufficient training has to be imparted to the SHG group members and also to group leaders taking into account their interest and educational standards.

3. The required amount of loan to the activity has to be sanctioned.

4. Delay in sanctioning loans and also redtapism in the banks and in DRDA office must be curbed by proper supervision by the sincere and honest officers.

5. Necessary and appropriate steps should be initiated to solve the problem of shortage of the supply of raw materials.

6. Women should undergo some sort of vocational training in order to educate them about the utilization of money properly.

7. The banks need not insist the members to submit 'No Dues' certificates for sanctioning new loans, by taking into account the nature and the progress of the group.

8. Proper marketing facilities have to be provided to the SHG products, in order to have a continuous production process, so that the SHG groups would get sufficient revenue to run the activities continuously.

9. Trained staff should be provided only after which one expects progress in this field.

10. The beneficiaries should be given good equipment so that they can be trained in a better way.

11. SHG helped them in such a way to lead their lives in better standard.
12. SHG should see that the group should get good training throughout the training period especially in skilled training programmes.

13. The SHG group gives stipend to the trainees. For that reason only many women folk of the rural area attending the training programmes,

14. The beneficiaries have to be a little cautious in selecting their economic activities instead of depending on the middlemen or the officers working in banks or the DRDA. They have to select their activities keeping in mind the availability of raw materials, sufficient financial assistance, marketing facilities and also the demand for their products.

15. As the majority of the SHG groups are facing lot of inconvenience regarding accommodation, the Government has to initiate to construct Community Halls in the villages.

16. Necessary steps should be initiated to solve the problems of shortage of the supply of raw materials.

17. Misuse of financial assistance from the SHG groups should be curbed.

18. Sufficient amount of subsidiary has to be provided to the units, so that the beneficiaries may not feel any difficulty in the repayment of loans.
19. The group leaders have to be given some incentives in order to organize and manage the activities effectively and efficiently.

20. Proper marketing facilities have to be provided to the SHG products, in order to have a continuous production process, so that the SHG groups should get sufficient to run the activities continuously.

21. Sufficient training has to be given to the SHG groups members and to group leaders taking into account their interest and educational standards.