The table 5.33 reveals that the relationship between annual income and savings of the respondents is highly significant, namely 0.791 at 1 per cent level of significance and also it reveals that the relationship between annual income of the respondents and her annual income of the family is highly significant, that is 0.734 at 1 per cent level of significance in the study area.

**Correlation is significant at 1 per cent level.

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### CHAPTER VI

**SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION**

#### 6.1 INTRODUCTION

This chapter brings together the findings and suggestions, obtained in the analysis and integrates the self help groups. It also suggests a policy on social services rendered for the women in Pudukottai district. They are expected to enrich the quality of life, particularly for the poor. This will also promote to their economic and social well-being. The Father of Nation, Mahatma Gandhi had great veneration for womanhood by saying that “Women are entitled to a supreme place in their own sphere of activities”.

<table>
<thead>
<tr>
<th>Family Income</th>
<th>0.734**</th>
<th>0.522**</th>
<th>1.000</th>
</tr>
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</table>

** Correlation is significant at 1 per cent level.
An optimum utilization of human resources is a prerequisite for achieving a higher growth rate in any economy. Hence participation of women in the productive economic activities in India can help us in the achievement of a higher growth rate. If women get their due position and recognition in society, they can think and act independently and participate in the ongoing economic activities in a purposeful manner.

6.2 FINDINGS OF THE STUDY

In the present study, all sample respondents are female, as the topic of research pertains to women empowerment through SHGs. The following are the major findings and suggestions based on the study.

Out of the 600 overall sample respondents, 168 (28.00 per cent) fall under the age group of 30 to 35 years and it is followed by 35 to 40 years, 25 to 30 years, below 25 years, above 45 years and 40 to 45 years which constitute 20.30 per cent, 19.30 per cent, 17.00 per cent, 8.70 per cent and 6.70 per cent respectively. It is noted that the majority of the age group of SHGs women fall under the category of 30 to 35 years in Pudukottai district.

The majority of the total respondents (67.30 per cent) are Hindus and it is followed by 146 (24.30 per cent) number of respondents are Christian and 50 (8.30 per cent) number of respondents are Muslims. The inference brings out the fact that the majority of the SHG women respondents fall under the category of the Hindu religion.

The majority of the total respondents (65.70 per cent) are married and it is followed by unmarried and widow/separated which constitute 28.00 per cent and 6.30 per cent respectively. Thus the majority of the sample respondents of the SHG women are married.
It is worth mentioning that more or less the same proportion of the women come under the category of joint and nuclear family and are enrolled in Self-Help Groups in Pudukottai district.

The 74.40 per cent of the women respondents possess rented house, whereas 23.30 per cent owns own houses and 2.30 per cent have leased houses. It is observed that the majority of the SHG women possess rented houses in the study area. It is specifically observed that the majority of the women respondents belong to the category of urban area as the place of origin in Pudukottai district.

As far as the family size of the women respondents is concerned, 378 (63.00 per cent) of the sample members are in the family size category of 3 to 5 members and it is followed by above 5 members and below 3 members which constitute 22.30 per cent and 14.70 per cent respectively. Hence, it is perceived that the majority of the SHG women belong to the category of the family size of 3 to 5 years.

In the case of educational status, the majority (62.00 per cent) of the sample respondents has primary level education and it is followed by secondary/higher secondary level and UG/PG levels of education which constitute 24.00 per cent and 14.00 per cent respectively. Thus the majority of the SHG women have only the primary level education.

As far as income status is concerned, 284 (47.30 percent) of the sample respondents earn the monthly income of ` 1500 to 3000, 166 (27.70 percent) of them earn monthly income of less than ` 5000 and the remaining 150 (25 percent) of them earn
above ` 3000. From this, it is perceived that the majority of the SHG women earn monthly income of ` 1500 to 3000 in Pudukottai district.

Concerning the total family income, it is found that 302 (50.30 per cent) of the sample respondents earn the total family income per month of ` 10000 to 15000 and it is followed by the income group such as ` 15000 and above, ` 5000 to 10000 and less than ` 5000 which constitute 35.00 per cent, 14.00 per cent and 0.70 per cent respectively. Thus, the majority of the SHG members’ total family income per month belongs to the category of ` 10000 to 15000.

Regarding the duration of membership, 21.30 per cent of the total number of members has the membership for three years followed by 78.70 per cent of the respondents, who has the memberships for 3 years and above. It is noted that the majority of the SHG members have been members for more than 3 years.

In connection with the occupation of the sample respondents, 70.00 per cent of the members are working as agricultural laborers followed by matches or fireworks workers of 13.70 per cent and the other workers of 6.30 per cent, petty traders of 5.70 per cent and the marginal farmers of 4.30 per cent. From the inference, it is proved that the occupation of the majority of the sample member is agriculture.

As far as housing conditions is concerned, in the post SHG period, it is found out that out of the 600 sample women members, 270 (61.70 percent) of the respondents live
in terraced houses and 216 (36.00 percent) of the members in tiled houses. Hence, it is noted that the majority of the sample respondents live in terraced houses.

Regarding the status of ownership, out of the 600 sample women members, 446 (74.40 percent) of the members live in rented houses, 140 (23.30 per cent) in owned houses and the remaining, 14 (2.30 per cent) of the members live in houses which had taken on lease.

After becoming SHG members the facilities enjoyed by the sample respondents are in increasing trend. It observed that about 99.00 per cent of the members have electricity connections. It is also observed that 43.70 per cent of the members have the facilities of bath rooms with latrine attached, 95.30 per cent of the members owns television sets and 92.50 per cent of the members possess radio sets. Thus it is specifically observed that only after becoming the members of SHG they enjoy the modern facilities.

It is revealed that all the SHGs members’ (block-wise) household income have increased from the pre-SHG’s period to that of the post-SHG’s period, the t-test values increasing at a significant level; that is 11.29, 12.20, 11.86, 10.22, 12.33 and 16.65 respectively; and the overall household income of the t-test values are increasing.

It is perceived that the annual expenditures of all the members of the self-help groups have been increasing from the pre-SHG’s periods to that of the post-SHG’s period and the t-test value is increasing and significant for all the selected blocks in Pudukottai district, such as 8.57, 6.89, 10.87, 10.24, 12.52 and 10.88 respectively. Thus it is inferred that the overall annual expenditure of the SHGs members has also increased significantly.
It is revealed that the household savings of the respondents have increased for all the selected blocks of Pudukottai district SHG members during the pre-SHG periods to post SHG’s period. The overall t-test values of savings have also increased.

It is shown that the asset position of the members in Annavasal block has increased from `6028.08 at the pre-SHG level to `11096.57 at the post-SHG period; whereas in Aranthangi it has increased from `5362.24 to `11611.22 followed by Gandarvakottai where the assets position of the members has increased from `5205.13 to `12376.92; in Ponnamaravathi block it has increased from `5493.75 to `12325; in Pudukottai block it has increased from `5700 to `12036.79 and in Thirumayam block it had increased from `5213.89 to `10754.63 respectively during the pre SHG and the post SHG study periods.

Regarding the loan, the amount borrowed by the members has increased between the pre and the post SHG periods. The overall data indicates that there has been an increase in loan amounts among all the members put together which is of the order of `6210.85. The ‘t’ test result has shown the significance in the pre and the post SHG periods of the members.

It is inferred that nearly 75 per cent of the SHG women members takes independent decisions relating to the selection of professional career and it is followed by
the decision taken by spouse/family members and decision taken by jointly which constitute 17.70 per cent and 7.30 per cent respectively. Thus, it is inferred from the total score (1350) that majority of SHG women can take decisions independently relating to professional career.

It is cleared that nearly 41 per cent of the women respondents take decisions relating to the family budget by independently and it is followed by spouse/family members and jointly which constitute 36.30 per cent and 23.00 per cent respectively. Thus, it is inferred from the total score (732) that the majority of SHG women can take decisions independently relating to family budget in the study area.

It is revealed that 41.00 per cent of the women respondents take decisions independently relating to schooling of children in their family and it is followed by the percentages of women who jointly decide and spouse/family members regarding the education of their children are 18.70 and 12.30 respectively. Thus it is observed on the basis of total score (738) value that the women decide the education of their children independently.

It is inferred that 51.00 per cent of women respondents take decisions jointly relating to the career of children in their family and it is followed by the decision taken by spouse/family members and independently which constitute 12.30 per cent and 8.70 per cent respectively. Thus it is perceived on the basis of total score value (306) that the women decide the career of their children by jointly in the study area.

It is indicated that 39 per cent of the women respondents takes independent decisions regarding health and medicine, Joint decisions are taken by 25.00 per cent of
families and the decision taken by spouse or family member is 39.00 per cent. Thus, it is clear from the total score that the majority of the women respondents can take decisions independently regarding their health and medicine.

It is noted that 77.00 per cent of SHG women respondents takes decisions independently regarding leisure activities in their family. The percentage of women who jointly decide the leisure activities is 16.30 and the percentage of spouse or family members taking decisions in this regard is 6.70. Thus it is observed on the basis of the total score value that SHG women decide the leisure activities by independently.

It is revealed that 42.30 per cent of the sample respondents are in a position to purchase home appliances on their own decisions. 29.30 per cent of the sample members take decision by spouse or family members and the remaining 28.40 per cent of the members take decision by jointly. Thus it is inferred from the analysis that the majority of the women respondents have taken decision by themselves in respect of the purchase of home appliances in the study area.

It is depicted that 62.00 per cent of the women respondents can purchase and give gifts to others, according to their own decision; where as 19.70 per cent of women members reveals that they take the decisions jointly and 18.30 per cent of the women members has taken with spouse/family members. Thus it is observed from the analysis that the majority of the women respondents have taken decision by themselves in respect of giving gifts to others in the study area.

It is exhibited that 89.00 per cent of the women respondents takes decision by them regarding their personal needs and only 11.00 per cent of the women members takes
decisions jointly. Thus it may be inferred from the score value that the majority of personal need decisions, can be taken by women independently.

Regarding the factor analysis, the following factors are influencing the empowerment of the women through SHGs in Pudukottai district.

- Equal Participation
- Confidence and Social Awareness
- Creation of Self-Esteem and Saving habits
- Children Education
- Equal human rights and fundamental freedom
- Creation of skill and exposure
- Health and Family Welfare
- Self-confidence
- Social awareness and Decision making

It is cleared that out of the 600 women respondents, 88 (14.70 per cent) of the members are in the category of high level of empowerment and 140 (23.30 per cent) in the category of low level of empowerment. But nearly 372 (62.00 per cent) of the sample respondents have the medium level of empowerment.

In order to test the relationship between the level of empowerment and the socio-economic factors, the Null Hypotheses (Ho) were framed and tested with the help of the Chi-Square test.

It is inferred from the Chi-Square test that out of eight socio-economic variables, age, religion, marital status, family size, educational qualification and monthly income
are in significant association with level of empowerment through SHGs in Pudukottai district. Hence, the null hypotheses are rejected for the above six socio-economic factors. In case of other two variables such as type of family and annual family income are not significant. Hence, the null hypotheses are accepted for the variables such as type of family and annual family income.

It is revealed from the Factor Analysis, that ‘NGO guiding the activities of SHG’ with a factor loading of 0.7741; ‘Accounts are properly maintained and audited’ with a factor loading of 0.6231; ‘SHGs promote a sense of oneness’ with a factor loading of 0.7290, ‘SHG is functioning in a democratic manner’ with a factor loading of 0.6435, ‘social status has improved’ with a factor loading of 0.5824, ‘Bank procedures are easy’ with a factor loading of 0.6941 and ‘SHG is recognizing the skill’ with a factor loading of 0.6628 are found to be the variables with the highest factor loadings under factors $F_1$, $F_2$, $F_3$, $F_4$, $F_5$, $F_6$, $F_7$, $F_8$ and $F_9$. Hence, it is observed that these are the nine identified factors, which have influenced the SHGs performance in Pudukottai district.

It is concluded that the following factors are influencing the performance of Self-Help Groups in Pudukottai district.

- Guidance of NGO
- Effective functioning of SHG
- Creation of Women Empowerment
From the regression analysis, it is observed that an additional unit of annual income of the respondents and annual income of the spouses/family members has increased in the total family income by 0.511 per cent and 0.585 per cent respectively. It is concluded that the total annual income of the family is dependent on the annual income of the respondents and the annual income of their spouses/family members.

From the correlation analysis, it is revealed that the relationship between annual income and savings of the respondents are highly significant, that is 0.791 at one per cent level of significance and also it reveals that the relationship between annual income of the respondents and her annual income of the family is highly significant, that is 0.734 at 1 per cent level of significance in the study area.

6.3 SUGGESTIONS

The following are the important suggestions that could be advanced based directly on the results of the analytical part of the present study. The suggestions are
addressed to all the stakeholders, namely, the Government, the NGOs, the SHGs, the members, the leaders, and policy makers.

1. Almost all the surveyed SHGs believe that they had not been properly trained by the NGOs regarding the latest schemes introduced by the government for their benefit. In this context, the researcher suggests that the NGOs should increase the number of their training programs to the SHGs, to promote awareness about the new schemes and their merits and the way in which the members and the SHGs should approach the programs and derive the benefits. Regarding the literacy of the members, it was found that most of them had studied only up to the primary and secondary levels of education. This had not helped them to avail fully of the benefits available from the bank, from the NGOs and from the government. Therefore either the government officials or the NGOs should come forward to educate the members about the methods of increasing their empowerment.

2. In the present set up, subsidy was not provided to the SHGs which were located in the town or the municipal areas. Subsidiary loans may be provided to SHGs located in the town or the municipality areas, as these groups, find it very difficult to repay the full amount of loans within a short time out of their poor earnings. These groups require an intensive support from the NGOs, Mahalir Thittam office bearers and the banks for their revival and improvement.
3. There is much delay in the sanctioning of the loans by the banks, and in certain cases it extends even up to a period of one year or so on. Hence the banks should take the necessary steps to distribute the loan amounts quickly and within a short period of time.

4. The proportions of the productive loans are minimal as compared to the total amount of the loans provided. The loan amount for carrying on economic activities should be coupled with the subsidy element and given to the members. Effective business is feasible only with this type of loan which has an element of subsidy also embedded in it. Therefore the government should take appropriate steps to provide the maximum number of economic activity loans that might improve the business and the economic status of the members considerably.

5. The rural people have little knowledge about business, and the various marketing related aspects of production and distribution. So the government and non-governmental organizations should offer guidance for the various types of business, which are suitable for the group, the place of business and the steps to be taken for the advancement of their business.

6. Marketing is the main hindrance for the women’s SHGs. It is very difficult for the self help groups to enter into the market. So, NGOs and the Government agencies should make necessary arrangements for marketing the products produced by the self help groups.
7. At present, all the members are desirous of providing higher education to their children. But they do not have the necessary funds. In such cases, they expect assistance in the form of special scholarships for the SHG children from the government. Such a type of special scholarship might be given to the children of the members of the SHGs by the government.

8. There is a lack of co-operation among the members of the SHGs. Hence, the animators and authorized representatives should create and develop the team spirit and coordination among the members of the SHGs by providing adequate and up to date information and stress the importance of co-operation in their joint efforts in developing the SHGs.

9. SHG activities should be carried on by the groups in consultation with the NGOs. The group leaders from the different groups should meet at least-once a month and report the progress made by the groups. Such a review will help the groups in promoting mutual understanding and in learning about the achievements of the other groups.

10. Regarding the relationship with the Panchayat officials, most of the SHGs had found it difficult to deal with them as the relationship between the SHGs and the block development officials was not good and congenial for progress. So, all kinds of efforts should be taken by the NGOs to promote the wellbeing of SHG
members. As a result, the higher officials should intervene and pave the way to regulate the smooth relationship between the Panchayat officials and the SHGs.

11. Petty trades and rearing of the cows are the most preferred non-farming activities engaged in by a large number of women, as they are unskilled to enter into a new business or productive economic activities. These types of economic activities were less profitable to the members. So, they should be helped to enter into non-traditional and profitable new economic activities. Their technical skills should be enhanced and that, up gradation and skill formation classes should be conducted regularly and periodically for the women members.

12. The NGOs should regularly monitor the utilization of the loans by women, and if they found that it was unutilized by the women but by their husbands, the further sanctioning of the loans to those women members should either be delayed or cancelled. Otherwise, the very purpose of the micro credit scheme will get defeated.

13. In most of the SHGs, the very same person may continue in office as the group secretary, for a number of years. So, a rotation of the group secretary should be made compulsory for an equitable exposure to all the members of the SHGs.

6.4 CONCLUSION

Women’s involvement in the process of decision-making and creating awareness are the most urgent requirements of a modern society. There is a significant gap
between women’s potentialities and their actual involvement in productive activities. Every woman is a fountain of power and energy but the boulders that had blocked their energies, have to be removed so as to allow the stream of power and energy to flow freely. Women would then march on their own to their full capacity and manifestation.

On the whole, the SHG is a new development concept which appears to be the most powerful tool for the empowerment of the poor in general and the women in particular. If it is extended intensively to all the corners in the country with the active involvement of the government, the NGOs and the banks, it can certainly make a big dent in the Indian poverty conditions and more particularly empower the poor women to become self sufficient and self-reliant in the near future of our country.

To conclude that self-help groups represent the unity of women in India. SHGs have been playing a vital role in harmonizing the society and in strengthening the rural economy. SHGs are expected to take part in the major programs of poverty alleviation in India. If the growth and progress of the SHGs have to be satisfactory, the government as well as the non-governmental organizations should provide their fullest support for the successful development of the SHGs. The unit of SHG is not a static institution; it grows with the resources and managerial skills. Thus it inculcates confidence and brings about the involvement of the public, private sectors and Govt for the ‘EMPOWEREMENT OF WOMEN’ in variegated forms.
6.5 SCOPE FOR FURTHER RESEARCH

The following are the major thrust area for conducting future research:

- A Study on the Women Empowerment through Information Technology
- A Study on the Women Empowerment through New Media
- A Study on the Women Empowerment through Challenges and Opportunities in Service Sectors.
- A Study on the Women Empowerment through Challenges and Opportunities in Educational, Commercial and Industrial sectors.
- A Comparative study on the Women Empowerment in Organized and Unorganized Sectors.
- A Comparative study on the Women Empowerment through conventional and New Media.