CHAPTER 8

A SUMMARY OF IMPORTANT FINDINGS AND POLICY IMPLICATIONS

8.1. Introduction

The rationale for economic empowerment of women is compelling both for its own sake and for other spillover benefits. Economic participation of women is important not only for lowering the disproportionate levels of poverty among women but also as an important step towards raising household income and encouraging economic development. Societies need to see women less as passive recipients of help and more as dynamic promoters of social transformation. The empowerment of women is one of the central issues in the process of development of countries all over the world. Women self help groups are the focus of various development interventions in India. Credit and its delivery through SHGs have been taken as means for women empowerment. SHGs have been promoted both by NGOs and the GO. The present study is focused on the important role played by women SHGs in socio-economic empowerment of women. The role played by NGOs and the GO agencies in promoting these groups in the direction of women empowerment has been studied through a field survey conducted in the two districts of Bijapur and Gulbarga. The empirical survey has revealed some significant findings with some useful policy implications.

The present study is based on both primary and secondary data. The secondary data such as number of SHG formed and linked with the formal banking institutions, savings and micro credit disbursed have been gathered from the RBI and NABARD.

In order to collect the primary data, a household level survey has been conducted for the SHG members formed by GO (Local
Anganwadi) and SABALA in Bijapur and Basavan Bagewadi taluk of Bijapur district and MYRADA in Gulbarga and Chincholli taluk of Gulbarga district. Following the purposively sampling method, two NGOs have been chosen for the present study. The interview schedules have been canvassed to elicit the primary data from 600 SHG households from the NGO SHGs and GO SHGs villages, in Bijapur and Gulbarga district of Karnataka. The important findings of the study have been summarized as follows:

8.2. Summary of Findings

Socio-economic and demographic characteristics of respondent households of SHG members of NGO and GO revealed some significant trends.

- Population trends in India from 1901 to 2011 indicate an almost continuous rise in population with a very few and insignificant fluctuations during this period. The trends are largely similar with regard to the male and female population growth during the corresponding period.

- Human Sex ratio in India has indicated a trend of frequent fluctuations during between census periods from 1901 to 2011. Present Sex ratio stood in the range of 940 as per Census 2011.

- Sex ratio in different states of India indicates that a decline in two states (Gujarat and Jammu and Kashmir) from 2001 to 2011. Sex ratio was observed highest in Kerala and lowest in Haryana state in the 2011 Census.

- Literacy rate in India has increased substantially during between the Census period from 1901 to 2011 and it was 74.04% at present. But, Male literacy rate is higher at 82.14% while, female literacy rate is lower at 65.46%.
Work participation rate has not been changed much during the three Census periods – 1991, 2001 and 2011. Rural work participation rate is higher compared to urban work participation rate.

Male labour has higher percent of share in the main worker population compared to females. Among marginal worker ratio females are higher compared to males. This trend was found and prevailed in both urban and rural areas.

Gender wise employment share in both public and private organized sector indicates higher percent of male employees compared to female employees during 2001 to 2005 in India.

There has been an increased phenomenal growth of SHG – Bank linkage during the last two decades in India. Bank, Finance and SHGs linkage has also increased substantially. NABARD has been instrumental in promotion of SHG – Bank linkage and its refinance to banks has also gone up substantially during 1992-93 to 2007-08 in India.

Savings of SHG with commercial banks have been much larger than with RRBs and Cooperative banks. Numbers of SHGs with commercial banks have also been more compared to RRBs and Cooperative banks. Savings amount of SHGs with commercial banks under SGSY and savings of exclusively women SHGs have been much larger than with RRBs and Cooperative banks. Thus commercial banks have involved actively on a larger scale in their microfinance programme compared to other banks.

Bank loans to SHGs, loans under SGSY and loans to pure women SHGs have been higher in case of commercial banks compared to RRBs and Cooperative banks. Further, SHGs – bank loans outstanding are also more with commercial banks as compared to RRBs and Cooperative banks.
Among Nationalized banks, maximum numbers of women SHGs credit were linked to State Bank of Mysore and even the savings of these women SHGs are with State Bank of Mysore. In the SHGs micro finance operations, the major role is played by Canara Bank, Corporation Bank, Indian Bank, Indian Overseas Bank, State Bank of India, State Bank of Mysore, Syndicate Bank and Vijaya Bank etc.

Karnataka Bank has mobilized maximum amount of savings of SHGs among the private sector banks in Karnataka whereas, HDFC bank had disbursed maximum amount of loan to SHGs.

Cooperative banks have played major role in Karnataka and a large number of women SHGs have credit – linked with women SHGs. They have mobilized the savings of SHGs worth of Rs. 27629.40 lakhs in Karnataka as on 31st March 2012. These Cooperative banks have also disbursed loan amount of Rs. 26955.42 lakhs.

Bijapur and Gulbarga districts have wide geographical areas covering 10541 sq. km and 10955 sq. km respectively in the North east region of Karnataka. The two districts get less amount of rainfall compared to other districts of the state and are highly rural oriented.

Both districts have largely covered by black soil. They are benefitted by Krishna River through irrigation in some parts and both districts are industrially backward.

Demographically, Gulbarga district has larger rural population both in male and female compared to Bijapur district. Density of populations and rural background is more in Gulbarga district than Bijapur district.
Literacy rate is higher (67.20%) in Bijapur district than in Gulabarga district (56.64%). Literacy rate of male and female population of Bijapur district is higher than that of Gulbarga district. Similarly literacy rate in rural areas of Bijapur district is higher than Gulbarga district. Male literacy rate is more both in Bijapur and Gulbarga district compared to females.

Agriculture is the main backbone of people's livelihood in both the rural districts. Number of cultivators and agricultural labourers are more in Gulbarga district and there is more number of marginal, small and semi-medium holdings in Gulbarga district compared to Bijapur district.

Canal, bore wells, wells and tanks are the main sources of irrigation and major source of irrigation is through the canal water in both Bijapur and Gulbarga districts.

The two districts are well served by a network of banks such as commercial, co-operative regional rural banks, DCC banks, KSCARD banks, and credit co-operative societies. Large numbers of self help groups (SHGs) are linked to these banks. A substantial amount of savings bank accounts are opened in these banks and a large number of SHGs have availed loans facility from these banks.

The two NGOs called SABALA and MYRADA have been working and providing very impressive assistance to the women member's organizations such as self help groups (SHGs) in Karnataka state. SABALA works for backward communities such as Lambani women, Dalits, shepherds and other weaker sections of the society in rural areas.

SABALA works for four crucial elements like HRD, Socio-Economic Development Attitudinal Development and Self Management. SABALA believed in working with SHG as an
effective instrument to alleviate the problem of poverty. SABALA has been promoting micro finance for those women undertaking income generative activities. It provides training for rural women and it has also been assisting to small and marginal farmers in their agricultural operations. It has been organizing Community Based Organizations and promoting watershed schemes and rural housing.

MYRADA aims to develop sustainable livelihood for youth from low income and socially marginalized groups in rural areas and in small towns through employable vocational education which is in alignment with market demands. MYRADA tries to achieve its objectives by forming Self Help Affinity Groups (SAGs) through partnership with NGOs and other organizations.

- Distribution of sample households covered by the NGO and GO SHGs indicates a larger share of Other Social Groups compared to SC and ST social groups. Demographic composition of population in the area seems to have influenced the social group representation in the SHGs along with their socio-economic backwardness.

- The age composition of members covered by the NGO and GO SHGs indicates larger percentage of the social group of SHGs members belonged to younger age group of 15-24 years followed by the age groups of 25-34 years and 35-44 years.

- Sex-wise distribution of the household members of the SHGs (NGO and GO) indicates that the ratio of male and female population of the different social groups like SC, ST and others social groups is largely identical. However, the male population in these social groups is marginally higher than the female population.
Marital status of the members of sample households indicates higher percentage of unmarried population. This indicates that SHG members and their household members constitute economically active young age people. This trend is largely similar among all social groups (SC, ST and other social groups). Married population among SC and ST groups covered by NGO and GO SHGs was lower than that of other social groups. Widows and separated people of households constitute marginal part of the population of SHGs.

Educational status of the household members of the social groups covered by both the SHGs is largely limited to primary and high school level. Pre-University education was limited to a few members of SC, ST and others social groups of SHGs. A very few members of households had higher education covered by the SHGs.

There is high representation of landless households of SHGs members ranging between 42.67% (NGO SHGs) and 51.33% (GO SHGs). Other households have marginal lands and small landholdings. Average marginal land holder was between 1.26 to 1.16 acres, small scale land holders varied between 3.72 to 3.42 acres and medium sized land holder varied between 7.2 to 6.9 acres.

Large majority of SC, ST and Others social group members of NGO and GO SHGs have joined their SHGs during 2001-2007. SC/ST members joined SHGs ranged between 92.35% (NGO SHGs) and 98.84% (GO SHGs) and non-SC/ST members (others) joined SHGs ranged between 89.65% (NGO SHGs) and 93.25% (GO SHGs). A very negligible number of members joined their SHGs during 1993-2000.

A high percentage of married respondents compared to unmarried have been found among the SC, ST, and others social groups with
regard to both NGO and GO SHGs. It varied between 66.67% and 78.26% among those belonging to NGO SHGs and between 68.75% and 73.91% among those belonging to GO SHGs. Unmarried, widows and separated respondents accounted for very low percentage of the total respondents. Among the social groups the percentage of married respondents belonging to SC, and ST social groups was higher compared to others social groups. This indicated the high incidence of early marriage among the dalits belonging to SC and ST social groups.

- There is a high majority of respondent members of NGO and GO SHGs in the age group of 34-44 years followed by the age groups 25-34 years. It is clear that respondent SHG members largely belong to younger age groups. This factor has influenced for active participation in the SHG activities.

- It was observed from the study that there is a high incidence of illiteracy among the respondent members of the NGO SHGs (47.33%) and GO SHGs (52.67%). The number of respondent members of SHGs with primary and secondary education is less and that of higher education is marginal and negligible compared to illiterates.

- The main occupation of majority of members of NGO SHGs (45.33%) and GO SHGs (46%) were agricultural labour followed by those involved in agriculture and allied activities of NGO SHGs (25.33%) and of GO SHGs (22.67%). The self-employed in non-agriculture and non-agricultural labours were comparatively less in number. The regular salaried / wage employment members were negligible in number.

- The average savings of members of NGO and GO SHGs was Rs. 6143 and Rs. 3513 respectively. The difference in savings (Rs. 2630) of NGO and GO SHG members is quite substantial and it indicates the better performance of NGO SHGs. Among the social
groups the averages savings of other group members of NGO and GO SHGs have been more impressive compared to those of SC and ST social groups. Further, the average savings of SC members was higher than that of ST members of both SHGs.

- The percentage of savings of SC, ST and others social group members of NGO SHGs were higher than the percentage savings of GO SHGs groups.

- The savings of the members of SHGs indicate higher savings of members with insurance, banks and with SHGs compared to post offices. Savings with other sources of NGO and GO SHGs members were also substantial.

- Average monthly savings of the different social groups (SC, ST and others) of NGO SHG members were higher than their counterpart members of GO SHGs. Further, average monthly savings of SC members were higher than those of ST members. Similarly the average monthly savings of members of other social groups were higher compared to those belonging to both SC and ST social group members of SHGs.

- There is a large gap between the average requirement of micro credit of the NGO and GO SHG members and the actual amount sanctioned by the SHGs. This trend was also observed with respect to the requirement of micro credit by the members of SHGs belonging to SC, ST and others social groups. The gap is more pronounced in case of GO SHGs compared to the NGO SHGs. Thus the performance of NGO SHGs is relatively better than that of the GO SHGs.

- Percentage of credit sanctioned to demand by the SHG members of different social groups indicates that NGO SHGs have sanctioned higher percentage of credit demand for SC (77.08, ST (73.76%), and others (80.92%) compared to GO SHGs SC (47.33%), members
followed by ST (40.63%) and other social groups (50.35%). The NGO SHG have sanctioned average 77.79% of credit demanded compared to GO SHGs sanction of 46.39% of credit.

- Majority of members of NGO SHGs have borrowed an amount ranging between Rs. 1501-3500 and Rs.3501-6500. Whereas the GO SHGs members borrowed an amount ranging between Rs. 500 to 1501-3500. Larger amount of borrowings was limited to a very small percentage of SHG members.

- Maximum numbers of 26.1% social group members of SHGs have borrowed Rs. 1501-3500 followed by members borrowed 3501-6500 (19.63%) and members borrowed Rs. 6501-10500 (15.01%). A lesser percentage 10.7% of members borrowed below Rs.500, 8.67% members borrowed Rs.6501-10500 and only 4.67% have borrowed Rs > 10500. It is significant to observe that more number of SC and ST social group members borrowed credit from SHGs in the range of below Rs. 500 to Rs. 1501-3500 while, other social groups members were more in number as well as borrowing higher amount.

- The average micro-credit availed by farmer members of NGO SHGs is higher (Rs. 20379) than the average credit availed by farmer members of GO SHGs (Rs. 16026). The borrowings of medium and large farmers were higher (both NGO and GO SHGs) compared to borrowings by marginal and smallholder members of SHGs, whereas as borrowings of landless members of SHGs were higher than marginal and small land holders.

- The purpose of distribution of micro-credit by SHGs indicates larger amount of credit was borrowed for consumption purposes not for investment. NGO SHG members have availed more credit for investment purposes rather than consumption compared to GO SHG members.
For consumption purposes GO SHGs have given 65.52% and NGO SHGs have given 53.68% of credit. For investment purpose GO SHGs have given 34.48% of credit and NGO SHGs have given 46.32%.

- Under major purposes of credit, NGO SHGs have given highest amount of Rs. 1996 for assets creation, while GO SHGs have given an average amount of Rs. 2362/- for household consumption. Other major purposes covered by micro credit of SHGs are children’s education, health, housing and marriage. The total average micro credit for these purposes was Rs. 8345 given by NGO SHGs and Rs. 5215 by GO SHGs to their members.

- Average micro credit given for major activities like agriculture and non-agriculture by NGO and GO SHGs showed wide variation. NGO SHGs have provided higher amount of micro credit to non-agricultural activities GO SHGs on the other hand have given higher amount of micro credit to agricultural activities.

- The average amount of micro credit loan outstanding of NGO SHGs is higher than compared to GO SHGs. This trend is observed with regard to different social groups like SC, ST, and others. The total loan outstanding of NGO SHG was Rs. 1287 compared to Rs. 836 of GO SHGs.

- Work participation rate of male and female members of both NGO and GO SHGs belonging to SC and ST social groups is higher than the work participation rate of members belonging to other social groups. Again, work participation rate of SC social group members of SHGs was higher than those of ST social group members both among males and females. The average work participation rate of GO SHG members was higher (54.08%) than the work participation rate of NGO SHG members (52.20%).
Work participation rate of male members of NGO SHGs belonging to SC and ST social group was higher than the male SC and ST social group members of GO SHGs. But the work participation rate of female SC and ST members of GO SHGs is higher than the female SC and ST members of NGO SHGs.

- A work participation rate the household of both NGO and GO SHGs was highest in the age group range of 45-54 years and lowest in the age group of 7-14 years. The work participation rate was gradually increased from the age group 15-24 years up to 25-34 years. It remains static upto 35-44 years and then it reaches the maximum at the age group range of 45-54 years. Work participation rate for NGO SHG members was higher compared to GO SHG members.

- Majority of household members belonging to both NGO and GO SHGs were much involved in agricultural wage activities as their main/major activity followed by non-agricultural wage employment activities a less percentage of households of the NGO and GO SHGs had their agriculture and allied activities and salaried / wage employment as their main / major activity. Agricultural related activities always dominated the employment of people in the rural areas of these two districts.

- Sectoral distribution of male and female workers of NGO and GO SHG households indicates that higher percentage of them are involved in agriculture compared to those of non-agricultural activities. The overall data indicates that 54.79% of NGO SHGs workers and 67.33% of GO SHGs members are working in agricultural sector. This may be due to the agricultural oriented rural economy, where SHGs are functioning. The sectoral distribution of workers among different social groups (SC, ST and others) also indicates the same general trend was mentioned above.
Analysis of the distribution of workers in agricultural sector further, proved that majority of workers are working as agricultural labourers, while a less number of workers are engaged in as agricultural cultivators and in allied activities. This trend was also found among different social groups (SC, ST and others). The same trend was seen among workers related to NGO and GO SHGs that the workers involved in agricultural activities is not substantial.

The activities of the workers indicate that non-agricultural wage employment (NAWE) has observed higher percentage in rural workers related to both NGO and GO SHGs. This same trend was observed in case of all the social groups and also related to both male and female workers.

The Annual average household income of SHG members is higher from non-agricultural sources. The total non-agricultural income of household of NGO SHGs was higher (Rs. 55362) than the total non-agricultural income of households of GO SHGs (Rs. 36428).

The annual average household income from agriculture with respect to SC and ST social groups of NGO SHGs was higher than those of other social groups. However, non-agricultural mean income of SC and ST households was lower than those of other social groups of NGO SHGs.

In case of GO SHGs the annual average agricultural and non-agricultural income of SC and ST social groups was lower than those of other social groups. Again among both non-agricultural income of social groups SC, ST and others was higher than agricultural income.

The annual average household income of SHG members of other social group was higher compared to the SC and ST social groups belonging to NGO and GO SHGs. The total annual average income
of households of NGO SHGs is higher (Rs. 52428) compared to household of GO SHGs (Rs. 32834). Further annual average income of SC social group households was marginally higher than compared to ST households belonging to both NGO and GO SHGs.

- The per capita agricultural income of SC/ST social groups of NGO SHGs was lower than the others social groups. The average per capita income of all the social groups of NGO SHGs was Rs. 6495. The per capita income of non-agricultural SC/ST groups of NGO SHGs was lower than non-SC/ST social groups. The average non-agricultural per capita income of all the social groups was Rs. 14464. For GO SHGs the per capita income of all social groups from agriculture was lower than compared to the NGO SHGs social groups. Similarly, the per capita income of SC/ST and other social groups from non-agricultural sector was also lower compared to those relating to NGO SHGs.

- The annual average household income of SC, ST and other social groups of NGO SHGs was maximum from regular salaried / wage employment compared to other income sources. However, the annual average household income of SC, ST and others social a group of GO SHGs was maximum from non-agricultural wage employment (NCWE) compared to other income sources.

- Sectorally, the annual household income of SC, ST and others social groups of NGO SHGs was higher from agriculture and allied activities compared to income with agricultural labours. However, the annual household income of SC, ST and others social a group of GO SHGs was higher from agricultural labour compared to agriculture and allied activities. The gap between the incomes from the NGO SHGs and GO SHGs was significant from the two sectors.

- Activity wise, the annual average household income of SC, ST and others social groups of NGO SHGs was higher from regular salaried / wage employment compared to from self employ and
casual wage employment. However, the annual average income of households of social groups of GO SHGs was higher from casual wage employment compared to from self employment and from regular salaried / wage employment.

- Housing facilities for the households of SHG members are inadequate as less than 50% of them are having pucca houses. It is found that 44.67% of households of NGO SHG members and 35.33% of GO SHGs members had pucca houses. This indicates that there is high incidence of poverty among the members of SHGs.

- The basic need of human belongs, electricity is available for large majority of 82% of NGO SHGs households whereas 74.67% of GO SHG households. It was largely similar trend about the availability of electricity found among SC, ST and others social groups.

- Water is the most essential need for people. Tap water is available for large majority 92.67% of households covered by NGO SHGs and only 68% of households covered by GO SHGs. It is necessary to ensure availability safe drinking water up to 100% of households as it is the necessary item for health and hygiene of the people.

- The study has revealed poor sanitary position of the households of both NGO and GO SHGs. A very less of about (6.67%) of GO SHGs and 18.2% of NGO SHG households have only sanitation facilities. The similar position was observed with regard to households of SC, ST and other social groups. Both SHGs and the local bodies should take initiative in improving sanitation in the households of the study area.

- There is a wide variation in possession of household assets by the members of NGO SHGs and GO SHGs. The percentage of NGO SHGs members in having assets was higher compared to GO
SHGs members. Hence, the impact of NGO SHGs on the members in possessing household assets is more compared to the GO SHGs.

- Socio-economic mobility of SHG members represents through their movement outside their domestic transactions. This aspect is more concerned to women who are usually confined to the domestic work. It is found that NGO SHG members are more prone (76.66%) to participate in marketing for their family needs compared to GO SHGs members (45.33%). The trend was similar with regard to SC, ST and others social groups of SHGs. The impact of NGO SHGs is more positive in this direction.

- Visiting Government department for personal or SHG work showed the confidence level of members of SHGs. A relatively higher percentage of NGO SHGs members (34.67%) have asserted their visits to GO offices compared to GO SHGs members (11.33%). Here also the impact of NGO SHG membership is more pronounced compared to GO SHGs membership.

- The impact SHG membership is viewed from different angles and the change in the attitude and approach in dealing with public offices is a progressive indication in this regard. Here, visiting post offices indicates the member’s communicative approach for their personal needs. Therefore, higher percentage of 37.33% of NGO SHG members have been visiting post offices regularly compared to a mere 10% of GO SHG members in this context.

- Women members of SHGs have developed a sense of empowerment through involved in decision making related to construction or renovation of houses. In this context, the study has revealed that a higher percentage of 40.67% of women members of NGO SHGs have involved in decision making compared to 27.33% of GO SHGs women members. Here, again
the impact of NGO SHGs is more pronounced compared to GO SHGs.

- The participation of women in family decision making has the impact of women’s empowerment. SHGs have been instrumental in providing economic independence to women members and this has led to women gaining the status of decision makers in the family along with their men counter parts. It was found with respect to taking decision about purchase and sale of domestic animals. The NGO SHG women members have involved more compared to (30.67%) GO SHG women (10.67%) members in taking decisions. This showed the positive impact of the NGO and GO SHGs membership in taking family decision by the women members.

- Involvement of women members in purchase and sale of land has been indicated by the study NGO SHG women members (8.67%) and GO SHG members (6.67%) were involved in the purchase and sale of land of their families. The low and high percentage indicates limited and more impact of the SHG membership respectively in this context.

- Involvement women members of SHGs in taking decisions on family planning is indicated by substantial variation percentage of NGO SHGs (52.67%) and GO SHGs (37.33%). The trends of responses were largely similar among the SC, ST and other social groups covered by the study.

- Family decisions’ relating to children’s marriages is the major decision by the SHGs members. Generally, they will take a joint decision in this context. Hence, the study has revealed that majority of women members of NGO SHGs (64.66%) and GO SHGs (64.67%) have involved in taking decision on marriages of their children’s. The responses from different social groups like SC, ST and other social groups are on similar lines.
Education of girls is gaining momentum in the contemporary society because women have been taking interest in this direction. However, the change is slow due to traditional outlook of keeping girls away from education. The impact of women SHGs membership is a positive factor in taking decisions on girl's education. Majority of 50.66% of NGO SHG members have indicated their involvement in decision making relating to girl's education compared to a low percentage of 33.33% of GO SHG members. The pattern of responses of SC, ST and others social group members of SHGs is on similar lines.

Women members of SHGs have also been asserting interest in the decision making about boy’s education. However, their involvement in this respect was limited to only 36.66% of GO SHG members because the involvement of members belonging to other social group is more compared to those belonging to SC and ST social groups.

Internal discrimination between male and female members has been a major problem of the patriarchal family system in India. This discrimination has subjugated women to a secondary position and confined women’s to four walls of the house without any freedom in the family matters. This aspect of discrimination is being protested by women through greater awareness by women organizations and SHGs. Protesting against internal discrimination is indicated by 53.33% of NGO SHG members and 42% of GO SHG members. Among social groups higher percentage of women members belonged to others social groups protested more compared to SC and ST social group members of SHGs in this regard.

Man beating wife is social evil more practiced in our rural society. The submissive and mild natured women have been subject to this atrocity by men. A wave of protest against this social evil is slowly
emerging among educated women and those women's associated with voluntary organizations like SHGs. A majority of 60.66% of NGO SHG women members and 38.66% of GO SHG women members have indicated that they do protest against this evil practice of man beating wife. Among the women members of SHGs belonging to other social groups have been more vocal than SC, ST respondent women members of SHGs.

- Divorcing is also another social evil, attracting protest in recent years by women. Large majority of NGO SHG women members (62.66%) and GO SHG women members (36.66%) have indicated their protest against divorcing. Here also the responses indicate a relatively high percentage of other social group members of SHGs protest more against divorce compared to SC and ST social group members of SHGs.

- Eve teasing by irresponsible youths has become a nuisance in the modern society. These habits of misguided youths have protested from all quarters of the society. SHGs members are also against of this menace. A majority of 59.33% of GO SHG women members have expressed their protest against eve-teasing. This showed the positive impact of membership of SHGs by the women.

- Protests against economic hardships such as rising prices and wage problems to in the society have been voiced by women members of the SHGs. The study has revealed that 42.66% of NGO SHG women members and 24.67% of GO SHG women members have indicated their protests against price hike and wage problems. The responses are largely similar from women members of SC, ST and others social groups of NGO and GO SHGs.

- There has been a significant positive change in access to credit through SHGs. This has been indicated by majority of 58.67% of NGO SHG member and 56.67% of GO SHG members. However, a lesser number of (32%) NGO SHGs members and of GO SHG
members (31.33%) have expressed their view that the access to credit has been moderately changed after joint to their SHGs. A very small percentage of (8%) of NGO SHG members and GO SHG members (9.33%) have found the change in access to credit has 'little change'. A negligible 1.33% of NGO SHG members and 2.67% of GO SHG members found ‘no change’ in access to credit after they joined their SHGs.

8.3. Policy Suggestions

Based on the field survey in this study following suggestions are made for further streamlining and effective implementation.

- There is an uneven growth of Self Help Groups in different regions of the country. There is greater concentration of SHGs in Southern part of India (54.09) compared to other regions. Hence NGOs and the other agencies like banks and state GOs should try to sponsor more SHGs in other regions so that there is a balanced growth of the SHG movement in the country.

- There is no uniformity of involvement of banks in SHG – bank linkages. In general there is greater involvement of commercial banks in SHG – Credit linkage compared to RRBs and Cooperative banks. Hence, NABARD and RBI should motivate all the banks to involve more in SHG – bank credit linkage.

- Among the Public-sector banks a few banks are involved more in terms of savings, loan disbursements to women SHGs viz., State Bank of Mysore, State Bank of India, Vijaya Bank, Canara Bank, Corporation Bank and Syndicate Bank. Other public sector commercial banks should involve more in SHG – Credit linkage.
Lack of adequate involvement was noticed among some of the private sector banks and RRBs. Hence there is need for a more active participation of all the banks in SHG – Bank credit linkage.

Women participation and representation in Parliament House and in Central services is inadequate. Hence, there is need for early passage of 33% reservation bill for women’s is pending in the Parliament to ensure proper representation in the elected bodies.

There is need for increasing the frequency of periodical meetings of the members of the Self Help Groups so that more interactions among the members could take place and a proper review of the working of the groups could help in effective implementation of the programs. Weekly meetings should be enforced by all the SHGs.

All women members of the SHGs should compulsory attend all meetings of their SHGs. Low attendance by some members is observed during the personal interviews during the field survey. Regular and compulsory attendance for SHG meetings will enhance discipline and involvement of women members in the SHG functioning.

Members of SHGs should try to increase their regular savings to raise the level of “Common fund” of the groups so that SHGs can lend more from their internal resources and also avail more loans from banks for their members.

Member’s requirement is found to be more than the actual loan provided through SHGs. Hence adequate amount of loan should be ensured to members so that their requirements are fully met both for productive activities and for consumption expenditure.
This would help in reducing member’s loan liability from other sources and also their dependence on moneylenders.

- The quality of training provided by SHGs to their members related to record keeping, marketing, finance, savings etc should be improved, periodical appraisal of the training quality should be made and necessary improvements should be incorporated.

- The study has revealed that agricultural assets for efficient agricultural operations are not possessed by majority of respondent members of SHGs. Hence SHG organizers should ensure that the members main occupation is agriculture, they should possess the required agricultural assets by providing necessary banks loans.

- All women members through the SHGs should be encouraged to involve themselves in family decision making. Necessary motivation should be provided by NGOs and others involved in SHG movement.

- In most cases, the women members of SHGs belonged to SC/ST categories were not involved by the men in major decision making process. Hence, this is may be because of lack of awareness and inability to contribute to it. There is a need for greater capacity building and awareness creation on the part of these SHG members.

- Capacity to protest against injustice, exploitations and discriminations was reported to be insufficient in respect of SC/STs as compared to others social groups. This follows that their capacity is not yet improved significantly. In this regard, capacity building activities such as exposure meeting, face to face dialogue meetings with the government, local organizations, awareness, training programmes etc., were found to inadequate
and hence, they are required to be organized by the NGOs/SHGs on a regular basis.

- It can be concluded that the NGOs play a vital role in transferring the socio-economic life of the rural poor households the SHG model. Similar model can be replicated in the rest of the villages with backwardness. A greater importance should be accorded in formulating the people’s organizations like NGOs and be made equal partner of rural development instead of extended arms.