CHAPTER - VI

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

This chapter deals with Summary of Findings, Suggestions and Conclusion.

6.1 FINDINGS

The following are the main findings of the study

1. It is understood from the study that first Self Help Groups in Tamil Nadu were formed in Dharmapuri district in the year 1989 under Mahalir Thittam (Women’s Development Project).

2. It is clear from the study that as on 31.03.2010, 4,41,309 SHGs were function with 69,92,306 members in the above groups in Tamil Nadu.

3. It is clear from the study that as on 31.3.2010, there are 18,464 SHGs formed in Salem district. Among them, 10,952 SHGs formed in rural areas i.e. (59.3%) and 7,512 group formed in urban area i.e. (40.7%).

4. From the study it is clear that, as on 31.03.2010 there are 1,75,232 Women members are enrolled in rural areas i.e. (60.1%) and 1,16,436 women members enrolled in urban areas i.e.(39.9%). The total savings of women was Rs.4427.0 lakhs in rural areas i.e.(61.8%) and was Rs.2740.5 lakhs in urban areas i.e.(38.2%)
5. The total sample respondents selected for data collection comes to 675 from 9 taluks of Salem district of which 75 respondents in each taluk are equally selected for analysis purpose.

6. It is understood from the study that the majority of the woman members of SHG groups belong to MBC group in all the taluks.

7. From the analysis, it is understood that in general, more than (20%) of the rural SHG members are illiterates.

8. It is found from the analysis that the majority of (34.7%) of the 31 to 40 years aged respondents belong to Mettur taluk followed by (33.3%) belong to 41 to 50 years aged respondents are from Edapady taluk.

9. It is found from the study that medium size family respondents are more in the SHG activities in Salem taluk.

10. It is understood from the study that the majority of the members involved in SHG activities are women who are more in Edapady taluk followed by Gangavalli taluk.

11. The study reveals that nearly half of the respondents are rural artisans, 1/4th are workers and the small farmers are the least category among the members of SHGs.

12. It is clear from the analysis that the long duration members hold the first position in the SHGs followed by the medium duration members and the short duration members.
13. It is observed that the own house members hold the first position in the SHGs followed by rented house members.

14. It is found from the analysis, that the among four community, majority (80.7%) of ST community respondents live in their own houses.

15. It is understood from the study that the majority of the respondents under different educational level live in their own houses.

16. It is derived that majority (44%) of Attur taluk respondents have leasehold land. Majority (37.3%) of Gangavalli taluk respondents have own land and the majority (44%) of Gangavalli taluk respondents are land less respondents.

17. It is found from the analysis that the majority (50%) of the selected sample respondents are interested to join SHG for the main reason of their regular saving.

18. It is found from the analysis that the majority (64.1%) of the illiterates respondents have join SHGs mainly for savings money.

19. It is understood from the study that NGOs are the major sources of awareness among the women about the SHGs.

20. It is clear from the analysis that the NGOs are the major source of knowledge about the SHG activities among the different community members.
21. It is found from the study that majority of pre secondary school educated respondents are obtaining the awareness of SHG mainly through NGOs.

22. It is found from the analysis that the majority of (60%) Mettur taluk of SHG members have improved their household income through SHG.

23. From the analysis, it is concluded that the community of the ST respondents have improved their income from the SHG and more contribution to the household income at a maximum level.

24. From the analysis, it is clear that the SHG respondents having secondary school educational qualification are at a maximum level with more contribution to household income.

25. From the analysis, it is found that the majority of the Gangavalli taluk SHG members are having awareness about the SB account and saving and majority of the Yercaud taluk SHG members are aware of the additional loan facilities.

26. From the analysis, it is found that the majority of the BC respondents are having more awareness about both SB account and additional loan facilities and majority of SC community respondents are much interest on savings at the maximum level.

27. From the analysis, it is revealed that the majority of the pre secondary school educated respondents are having awareness about SB account
and majority of the illiterate respondents are much interested on savings and also majority of the secondary school educated respondents are having awareness about the additional loan facilities.

28. It is found from the analysis that the majority of the ST respondents are well aware of the bank operation procedures and majority of the SC respondents sometimes do the bank transaction.

29. It is found from the analysis, that the majority of the illiterate respondents are familiar with the bank operation procedures and the majority of primary educated respondents are also familiar about the frequency of bank transaction.

30. From the analysis, it is found that majority of the SC respondents are having SB account, ST respondents are having deposits with banks and the same are not maintaining chit accounts.

31. From the analysis, it is found that majority of the secondary school educated respondents are maintaining their SB account, Illiterate respondents are having deposits in banks and most of them are not having any chit fund.

32. From the analysis, it is found that majority of the Salem respondents are decided to send their children to Anganwadi for education, Edapady and Gangavalli respondents choose school for children education and Sangagiri respondents are able to decide for health related issues.
33. From the study, it is found that majority of the MBC respondents are interested to send their children to Anganwadi for education. Majority of ST respondents are send their children to school for education and majority of SC respondents are decided children’s related issues.

34. From the analysis, it is found that majority of the pre secondary educated sample respondents are interested to send their children to Anganwadi. Majority of Illiterates are interested to send their children to school and majority of the secondary school educated respondents are able to manage their children’s health related issues.

35. It is found from the analysis that majority of the Yercaud respondents are occasionally reading newspaper and Valapady respondents are listening radio occasionally and all the respondents in all selected taluks are watching television.

36. From the analysis, it is found that majority of the ST respondents are occasionally reading newspaper and listening to radio. All community respondents in all taluks are watching television.

37. From the analysis, it is found that majority of the secondary school educated respondents occasionally reading newspaper and also listening to radio and all the respondents are watching television.

38. It is found from the analysis that majority of the Omalur and Salem respondents have much developed their skills through SHG activities.
39. From the analysis, it is found that majority of the SC category respondents have much developed their skills after joining into SHG in all taluks.

40. It could be found from the analysis that majority of the illiterates have much developed their skills after joining into SHG in all taluks.

41. From the analysis it is found that majority of the Attur and Edapady respondents are having some difficulty in writing their names as well as writing bank chalan. It is observed that majority of the Edapady respondents are having some difficulty in identifying currency notes and reading numbers upto 500. Majority of the Mettur respondents are sometimes having difficulty to understand brand names and majority of Gangavalli taluk respondents are not having any difficulty to write bank chalan.

42. From the analysis, it is found that among the different community wise respondents performance in different empowerment activity, majority of MBC community members are attempting some difficulty towards writing their names, reading numbers upto 500, understanding brand names and on the other side they are not having any difficulty to read pass book entries. Majority the BC respondents are attempting some difficulty to identify currency notes and finally SC respondents are having some difficulty to write bank chalan.
43. From the analysis, it is found that majority of the illiterates found some difficulty to identify currency notes, reading numbers up to 500 and not attempting any difficulty to read passbook entries and writing bank chalan. On the other side, majority of the primary educated respondents found some difficulty to write their names and majority of the pre secondary educated respondents are attempting some difficulty to understanding brand names.

44. From the analysis, it is found that majority of the Mettur and Omalur respondents are attending the meetings once in every month, most of the Salem respondents attend 11 to 15 meetings in a year, majority of the Gangavalli members attended 4 to 5 trainings in a year and majority of the Yercaud respondents are participating SHG activities in a year.

45. From the analysis, it is found that majority of the BC respondents have attended meetings once in every month and participate 1 to 5 activities in SHG. Majority of the ST respondents have attended 1 to 10 meetings in a year and majority of MBC members have attended 4 to 5 training days in a year.

46. From the analysis, it is found that majority of the illiterates participate 1 to 5 activities in a year and majority of the pre secondary educated respondents attended 4 to 10 meetings in a year. On the other hand, majority of the secondary level educated respondents attended meetings every month and 4 to 5 training days in a year.
47. From the analysis, it is clear that majority of the Mettur respondents work and save regularly, majority of the Attur respondents attend meetings regularly and majority of Salem respondents are participating welfare programs conducted in SHG.

48. From the analysis it is found that most of the Attur respondents have improved their household financial position followed by the Salem respondents who have started small business after joining into SHG, Edapady members are having much savings for their family improvement and Mettur members have much improved their financial position.

49. From the analysis, it is found that majority of MBC respondents work and save regularly, majority of the BC respondents do not attend meetings regularly and the same are participating welfare programmes in SHG.

50. It is understood from the study that the majority of the MBC respondents have improved much in their household financial position. Majority of the SC members have started new small business after joining into SHG and the SC members are much using the bank savings for their family improvement. Further, majority of the ST respondents opined that their family financial position has been improved.
51. From the analysis, it is found that majority of the (65.8%) pre secondary educated respondents are participating in welfare programmes of SHG and (42.6%) of the primary educated respondents are not interested to participate any welfare programmes in SHG.

52. It is found from the analysis that majority of the primary educated respondents have opined that their household financial position is more improved and majority of the illiterates are starting small business after joining into SHG. Majority of the illiterates are using their bank savings for their family improvement and finally majority of the secondary level educated respondents have much improved their overall financial position.

6.2 TESTING OF HYPOTHESES

53. It is found that among all the 9 taluks, Gangavalli SHG women respondents are having empowerment at the highest level. It is found from the analysis that there is a significant association between taluks of the respondents and their level of empowerment status.

54. From the analysis, it is noted that the SHG women respondents who come under the age of 31 to 40 years have attained empowerment at the maximum level. It is found from the analysis that there is a significant association between age of the respondents and their level of empowerment status.
55. From the analysis, it is noted that the SHG women respondents who belong to the category of MBC are having their empowerment status at the maximum level. It is found from the analysis that there is a significant association between community level of the respondents and their level of empowerment status.

56. From the analysis, it is noted that the married respondents are having empowerment status at the maximum level than unmarried respondents. It is found from the analysis that there is a significant association between marital status of the respondents and their level of empowerment status.

57. From the analysis, it is found that the pre secondary and secondary level educated respondents have empowered at the maximum level than the other respondents. It is found from the analysis that there is a significant association between educational qualification of the respondents and their level of empowerment status.

58. From the analysis, it is found that the small size family respondents are empowered at the maximum level than the other group respondents. It is found from the analysis that there is no significant association between family size of the respondents and their level of empowerment status.

59. From the analysis, it is found that the workers are empowered at the maximum level than the other group respondents. It is found from the
analysis that there is a significant association between occupational status of the respondents and their level of empowerment status.

60. The variation in the taluks is statistically identified as significant with respect to financial position of SHG members both at 1% and 5% levels.

61. The variation in the community wise is not statistically identified as significant with respect to financial position of SHG members both at 1% and 5% levels.

62. The variation in the community wise is statistically identified as significant with respect to financial position of SHG members both at 1% and 5% levels.

63. The variation in the education wise is not statistically identified as significant with respect to financial position of SHG members both at 1% and 5% levels.

64. Thus from the analysis of multiple regression analysis, the following observation could be made. The level of empowerment is positively associated with their taluk, Community, Family size and Occupation in the study area.

65. Discriminate Function Analysis was applied to the respondents based on the low and high empowerment level. The following factors significantly discriminate the two groups. They are 1) Taluks (1% level), 2) Marital Status (1% level), 3) Educational Qualification (1% level) and 4) Occupation (1% level).
6.3 SUGGESTIONS

The following suggestions are given by the researcher which are based on findings,

1. From the research findings, Gangavalli SHG women respondents are having more empowered than the other taluk members. Hence it is suggested that other taluk members should take care more for their empowerment activities like encourage their members to undertake many income generation programmes which enable the members to become economically empowered.

2. The government should select some rural areas and undeveloped villages in Salem district to encourage SHGs activities among women to create women empowerment in those areas.

3. From the findings of the study, majority of the MBC married women respondents are attained more empowerment than unmarried other community category of the respondents. Hence it is suggested to the unmarried women who are initiated to involve their women SHG activities more and it leads to improve their empowerment status.

4. From the study, pre secondary level and secondary level educated respondents are more empowered than other educated respondents. Hence it is recommended that SHGs must give more importance to literacy oriented activities and services, then only the members can manage SHGs activities very efficiently and empower at their own premises.
5. It is clear from the study that the majority of the Attur and Edapady respondents are having some difficulty in writing their names as well as writing bank chalan. It is observed that majority of the Edapady respondents are having some difficulty in identifying currency notes and reading numbers upto 500 so the local authorities should take necessary steps to improve literacy position of Attur and Edapady members of SHGs.

6. 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.

7. Periodical training should be imparted to the group members through the experienced resource person. Co-operation among the members and proper repayment of loan is maintained. All the SHG members could be trained adequately on the procedures to be followed in their bank related-activities.

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

9. As skill development is a precondition for the success of SHGs and women empowerment discrete impartiality in skill development will facilitate further success.
10. As literacy and mobility of SHGs are highly correlated, a universal project to develop their literacy could be adopted.

11. Creating medical awareness among women entrepreneurs, women social workers, SHG’s, women organizations and common people is essential.

12. 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.

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

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

15. This government and non-government organization should give continuous support to women genius while solving their Problems.

16. The government should insist public sector banks to encourage the women in rural and village areas to start SHGs, by giving more loan facilities to the SHGs and thereby try to improve to the standard of living and social status of village people in salem distict.
6.4 CONCLUSION

SHGs today play a major role in poverty alleviation in rural India. Without empowerment, there cannot be growth. The research was very helpful for the real state of the women. The involvements in the SHGs have brought about economic and social changes among the members in the study area. Among the selected nine taluks, Gangavalli taluk women SHG members are empowered more than the other taluk members. A large number of the members have reported that their family status have increased by becoming a member of the SHGs. The income level of the SHG members has raised and this has uplifted their social status in their area and in the society.

From the study, it is shown that Self Help Groups play a positive role in empowering rural women in multi dimension. SHGs have increased the women members decision making role in terms of income generation, accumulation of savings, asset creation and sharing and shouldering responsibility on family affairs. All these empowerment clearly indicates that the SHG members feel their self-esteem, self-progress and self-reliance.

In some areas of Tamilnadu, SHGs are functioning effectively whereas in some areas they face problems. Since SHGs, help women to achieve economic empowerment, government must pay special attention and this policy measures will contribute a lot to the nation. To conclude, the empowerment activities of SHGs in Salem district is quite successful.
6.5 SCOPE OF FURTHER RESEARCH

The study may be undertaken on the women improvement of SC and ST members of SHGs in Salem district. Again a research may be conducted on “A study of women empowerment through SHGs activities” in undeveloped districts like Dharmapuri district, Krishnagiri district and Ariyalur district etc… other than Salem district.