SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSION

“To awaken the people, it is the women who must be awakened. Once she is on the move, the family moves, the village moves, the nation moves.” – Jawaharlal Nehru

5.1 Introduction

Poverty alleviation requires a multi-pronged strategy. The required effort should come from all sections of the society, namely the government, NGOs and the target group i.e., the beneficiaries. The NGOs at times work directly with people or act as intermediaries between the government and the people. Formation of SHG is an action strategy which is found to have high potential. This research piece is a case study of effectiveness of microfinance and functioning of micro-enterprises in the empowerment of women specially the religious minority group i.e., Muslim women.

5.2 Objectives of the study

1. The study the socio – demographic characteristics of the sample households.

2. To get insights into the working of self help groups and how microfinance is used as an empowerment strategy.

3. To compare the economic status of members of self help groups with the economic status of the control group comprising of non members of self help groups.
4. To suggest measures for the improvements in the provision of microfinance to improve its efficacy as an empowerment strategy.

5. In the light of the findings of the study, to recommend areas for further research on women’s empowerment through microfinance.

5.3 Methodology

The present study is based on primary and secondary data. Primary data was collected by means of schedules / questionnaires from 600 respondents on the basis of stratified, purposive random sampling. The city of Chennai is divided into 200 divisions by the municipal corporation and from the areas where Muslims reside in large numbers and where NGOs, the two namely 4M Trust and Roshini are actively working forming self help groups and providing microfinance, the respondents were selected from the Muslim and the non Muslim communities.

The secondary data has been compiled from books, journals, reports and newspapers. The data has been presented in form of tables, charts and diagrams. Statistical analysis has been undertaken namely Student’s t test, F test, logic model for analysing the data and presenting the findings.

5.4 Summary of Findings

The two NGOs 4M trust and Roshini have been helping in the formation of the SHGs – conducting training programmes and skill development programmes enabling the respondents to avail microfinance.

- Majority of the respondents are in the productive age group of 30 to 50 years
- Majority of the respondents are literate. SHG membership has improve their literacy and numeric abilities
• The regional language Tamil is spoken by a majority of the respondents, as knowledge of Tamil helps in their vocation.

• As marriage is given importance in the Indian context, 76 percent of the respondents are married. Some are unmarried, few others are separated, divorced or widowed.

• The nuclear family is gaining importance and in our study we find that 85.5 percent of the respondents are living in nuclear families. Further small families are the need of the hour. The study shows Muslim respondents are having small families.

• In the study the majority of Muslim respondents’ family members either husband / father are wage earners. Only a small percentage of them work in the Government sector. This finding corroborates Sachar Committee Report.

• The majority of respondents are living in concrete houses. But a small number is also residing in huts. As regards ownership of houses, Non-Muslims seem to live in own houses as compared to Muslim respondents.

• The respondents have sanitation, electricity facilities, but water availability is a problem. Most of them have LPG connections, as Government had sponsored free gas connections.

• Religion plays an important role in the lives of the respondents. Among the Muslims, 75 percent of the SHG members and 50 percent of the control group observe purdhah and they opine that it helps them in their vocation and with regard to mobility.
• The SHG members participate in public events and programmes more than the control group.

• The NGOs provide the SHG members awareness on health and hygiene and medical camps are also held, and this has helped the SHG members to take better care of themselves and their families.

• The SHG members income and assets have increased as compared to the control group.

• The impact of microfinance is reflected in the change in the asset value, change in income and consumption pattern and above all in savings and thrift.

• The assets over the last 5 years have increased among the beneficiaries.

• Consumption patterns have changed after joining SHG and the respondents are able to have balanced and nutritious diet. The SHG members consuming three meals daily is more than those of the control group. The Muslim members consumption pattern in terms of nutritive items consumed is better than that of the Non Muslim respondents.

• Expenditure pattern shows that respondents are contributing a large part of their income towards household expenses. The other items of expenditure are education, personal goods, medical expense and transport. Education is an other area, where respondents are willing to spend. Some SHG members have also taken insurance whereby the children can avail of scholarship for their studies.

• Loans availed by the SHG members range from 4000 rupees to 5 lakhs rupees. More loans have been taken by the non Muslim SHG members.
• Various locations are practiced by the respondents among the Muslims, home based activities are preferred like tailoring, embroidery, producing products from sea shells. While the non Muslims seem to do well selling perishable products as well as durable products. Younger members are taking up new ventures like beauticians, export of herbal products, hairstyles and acupressure centres.

• The control group is also involved in some of the activities mentioned. Some of their prefer salaries jobs and others prefer to be home makers.

• The SHG members decision making power has increased tremendously and their status within the home has improved after joining SHG.

• The knowledge and awareness of SHG members has improved drastically. But is was surprising to note that the knowledge empowerment component of Muslim SHG members was more than non-Muslim SHG members.

• The qualitative aspects of the study show that the confidence, self esteem and self worth of the SHG members has improved.

• The differences between SHG members and the control group are wide in certain cases and not so in case of certain variables. But they had reservation joining the SHG, as they do not want to get into the debt trap. Some of Muslim members did not want to be a party to interest payment.

• The inferential analysis using \( \chi^2 \) test, t test analysis of variance also confirm the differences between Muslim and non-Muslim SHG members. The \( \chi^2 \) test shows there is a significant difference between Muslim and non-Muslim respondents in terms of the variables mentioned which could be due to
multifarious factors affecting the communities in terms of socio-economic, religious and cultural factors. The t test and the ANOVA also confirm the difference between the Muslim and non-Muslim respondents. The logit model has shown that economic and social empowerment is higher for non-Muslims in comparison to Muslim SHG members. But knowledge empowerment is higher for Muslim SHG members.

- The Duncan multiple range test shows that members are able to achieve a higher level of empowerment.

- From Field observation the researcher personally comes to the conclusion that the level of empowerment varies between and among the participants of SHGs depending on their individual perception / attitude / intelligence / level of understanding / ability to mingle with others and above all capability and willingness to achieve. Though the researcher wanted to have detailed documentation of per unit / per day earnings, percentage contribution to family income and categorize the respondents on the basis of their experience and income earned that could not be attempted since many variables involved required recalling of fast data. Only in case of savings the researcher could get some details that too in the form of questions like what durable good / jewellery / medical did you buy during the last five years. But one reference which can be drawn from the field study in that this intervention has definitely made a difference in the lives of all beneficiaries though most of them relate to qualitative aspects and hence cannot be quantified.
5.5 Recommendations

Microfinance as an ‘intervention strategy’ for ‘empowerment of women’ is found to have good potentials, but these SHGs which avail the micro credit should not fall prey to politicians and should not allow other socio-political-economic religious groups to dominate them.

The rapport established crossing the boundaries of class and caste must be used for strengthening the collective interests to create a world without disparities and it must be sustained.

Networking between and among SHGs and forming federations may go a long way not only in protecting the interests of SHGs but also, help to command respect in high level government machinery and in national / international bodies. Once federations are formed they can think of organising trade fairs periodically capture the market and even complete with big corporations.

5.6 Conclusion

Very few research studies are available on the status of underprivileged religious minority, Muslim women. Despite government’s constitutional equality and directive principles of state policy Muslims, being a minority do suffer subtle discrimination. In view of the above, the researcher wanted to study the impact of grassroot interventions on the livelihood of Muslim women.

Microfinance has really helped these women to become empowered and the impact is more subjective in nature than objective for measurement. This study may help future researchers to explore the challenges and scope of such interventions in the upliftment of downtrodden women.