CHAPTER – VI

MAJOR FINDINGS, SUGGESTIONS AND CONCLUSIONS OF THE STUDY

The analysis of the data shows the impact of Micro Finance through SHGs in Bidar district. The Micro Finance has brought significance empowerment of women.

6.1 MAJOR FINDINGS OF THE STUDY

Findings of the study grouped into three major issues which have been changed among the members of SHGs. These changes are:

6.1.1 Financial Empowerment

6.1.2 Social Empowerment

6.1.3 Political Empowerment

The analysis of the data infers the significant changes among the members of SHGs in Bidar district. Case studies are the real testimony for the success of SHGs in Bidar district. (The percentage of opinion of respondents was given in Chapter V.)

6.1.1 Financial Empowerment

• There is significant improvement in acquiring Radio after joining SHG.
• There is no significant improvement in acquiring Television after joining SHG.
• There is no significant improvement in acquiring Scooter after joining SHG.
• There is no significant improvement in acquiring Wall clock after joining SHG.
• There is significant improvement in acquiring Iron Box after joining SHG.
• There is no significant improvement in acquiring Gas stove after joining SHG.
• There is significant improvement in acquiring Tailoring machine after joining SHG.
• There is significant improvement in acquiring Furniture after joining SHG.
- There is no significant improvement in acquiring Mobile/Telephone after joining SHG.
- There is no significant improvement in acquiring Land after joining SHG.
- Most of the rural women felt that access to credit through SHG has increased individuals income after joining SHG.
- Most of the rural women felt that access to credit through SHG has to take Other Business after joining SHG.
- The rural women felt that SHG has helped individuals for saving practices after joining SHG.
- Most of the rural women felt that SHG has improved individuals skills in Marketing after joining SHG.
- Most of the rural women felt that individuals become more aware of health and nutrition needs through discussing in the meetings after joining SHG.
- Most of the rural women felt that they support other SHG members in time of family crisis after joining SHG.
- Most of the rural women are not having tiny problems in common with others in their SHGs.
- Most of the rural women felt that their work load has increased since they joined SHG.
- Most of the rural women have recommended other women to join SHGs.
- Most of the rural women have recommended to join SHGs to get benefits of SHG.
- Most of the rural women are respected by their family after joining the SHG.
6.1.2 Social Empowerment

- Most of the rural women were having freedom of mobility to the market for buying/selling every week after joining SHG.
- Most of the rural women were not having freedom of mobility to the movies every month before joining SHG.
- Most of the rural women are having freedom of mobility to the Government offices whenever required.
- Most of the rural women are having freedom of mobility to the bank every week.
- Most of the rural women were having freedom of mobility to the hospitals every weekly.
- Most of the rural women were having freedom of mobility to the medical shop for buying medicine.
- Most of the rural women are having freedom of mobility to the ZP/TP/GP whenever required.
- Most of the rural women are able to purchase the Kitchen utensils after joining SHG.
- Most of the rural women are able to purchase the Cloth for children after joining SHG.
- Most of the rural women are able to purchase the Sarees for themselves after joining SHG.
- Most of the rural women are able to purchase the Family’s daily foods after joining SHG.
- Most of the rural women are able to make the decisions jointly for house repair/renovation after joining SHG.
• Most of the rural women are able to make the decisions jointly for milching animals for profit after joining SHG.

• Most of the rural women are not able to make the decisions jointly for Leased in and leased out land before joining SHG.

• Most of the rural women are not able to make the decisions individually for buying land and other assets before joining SHG.

• Most of the rural women were not able to make the decisions jointly for Family planning before joining SHG.

• Most of the rural women are able to make the decisions jointly for Children educations after joining SHG.

6.1.3 Political Empowerment

• Most of the rural women are aware about the law – Women can inherit the property.

• Most of the rural women are aware that giving and taking dowry is prohibited according to the law.

• Most of the rural women were not participated in campaigning for political candidate before joining SHGs.

• Most of the rural women were not participated in Development programmes earlier.

• Most of the rural women were participated in Community activities earlier.

• Most of the rural women were not protest against Women atrocities.

• Most of the rural women were not protest against unfair prices.

• Most of the rural women were not protest against unfair wages.

• Most of the rural women were voted in recent election after joining SHGs.
• Most of the rural women were not participated in election as a candidate to GP/TP/ZP.

• Most of the rural women were not given permission from her husband to participate in elections as a candidate earlier.

• Most of the rural women are aware of corrupt practices.

• Most of the rural women are aware about Rural Development Schemes.

• Most of the rural women are benefited from Government schemes.

• Most of the rural women felt that the role of SHG is important in the development of their village.

• Most of the rural women felt that the role of SHG as a whole had an impact on eradication of social evils.

• Most of the rural women felt that the role of SHG as a whole had influenced to empower the rural woman.

• Most of the rural women felt that the role of SHG as a whole had to develop the infrastructure for healthcare and related issues.

6.2 SUGGESTIONS FOR FURTHER RESEARCH

During the course of field study in Bidar district, the members of SHGs in common and individually also expressed that they were much benefitted by SHGs of theirs and owe to DCC Bank Bidar NABARD and Government of Karnataka. The members also remember Dr. Gurupadappa Nagamarapalli [whose birth day (11.11.2015) was celebrated as ‘Self Help Groups Day’] was their ‘God father’. They expressed that his demise on 17-11-2015 was a great shock for them. Their position was miserable and were struggling to earn bread two times a day. After joining SHGs, they express sense of gratitude by saying ‘we are now happy’. Thus SHG movement
in Bidar district is quite successful in achieving the objectives. Yet to achieve more, the following suggestions are enlisted.

1. SHG movement is to be treated as priority sector for the purpose of sanction of loans, as recovery is assured.

2. In Bidar district there are 832635 women of which 0-14 years children are 255088. The remaining (15 and above), are 5,77,547 of these, as on 31-03-2016, 352368 women are the members of 23221 SHGs. This means 2,25179 women have not been still covered under SHG movement. So steps have to be taken to bring these women into the fold of SHG movement on priority. DCC Bank Bidar which has been entrusted monitoring of SHGs, shall take steps to organize groups from their MCD staff and with the help of NGOs and others.

3. In Bidar district, it is a matter of some concern that out of total 23620 SHGs (as on 31.03.2016) 23221 SHGs are women SHGs. A mere 399 groups belong to men SHGs with 7900 members. Of these groups around five percent (i.e. around 20 or so groups) of SHGs are little active. This is a heartening matter. DCC Bank Bidar has now taken up formation of JLG (Joint Liability Groups) for unemployed youths. As on 31.03.2016 there are 1467 JLGs of these 1041 JLGs are credit linked with Rs. 8.72 crores. The recovery is 100%. Therefore it is suggested to cover all the youth in due course and provide requisite training at DCC Banks’ SAHARDA and SHARADA RUDSETI and bring them into the main stream of development by forming JLGs, for them.

4. So for the two training centers SAHARDA and SHARADA RUDSETI of Bidar DCC Bank, have given training to 48711 SHG members. It is suggested to choose at least one member from each of the SHGs i.e. around 2000 for the training every year so that every SHG will be acquainted with latest development.
5. Government of Karnataka and other stakeholders may, it is suggested, take step to open SHG stores at district place preferably in the vicinity of District Administration premises where the SHGs may supply their products on indent. This probably will help the SHGs for the sale of their products.

6. SHGs may be involved in ‘Seachcha Bharat Abhiyan’. The local authorities (village panchayats/Taluk panchayats and zilla panchayats) shall take the services of SHGs in keeping their surrounding areas clean. For this local authorities may announce incentives to SHGs.

7. The Bidar DCC Bank should take steps to identify ‘Best Performer’ in each taluk and felicitate them and encourage them by extending additional incentives like more funding, special tours to other places where SHG movement is very successful and also arrange special study tours.

8. During the study it is observed that majority of the group members said that they don’t have any health insurance policies/schemes. The Development officers, Assistant Development officers at taluk level offices must be involved to bring all the SHG members under the fold of various health insurance schemes of Government of India and Government of Karnataka such as RSBY (Rastriya Swasthya Bhima Yojana), Yeshaswini, etc. In this regard Dr. Gurupadappa Nagamarapalli Multi Specialty Hospital, Bidar (another brain child of Late Dr. Gurupadappa Nagamarapalli) may play predominant role. The DCC Bank’s Board of Directors may think on these lines to cover entire SHG members under insurance schemes.
9. Most of the SHG members are living in either Kuchcha houses or in rented petty houses. As such the Government of Karnataka may look into this and under Ashraya scheme or so these SHG members be considered on priority and such women members may be allotted houses.

10. The Government of Karnataka may consider to reserve some seats in Engineering and Medical colleges for the children of SHG members who come up with flying colours.

11. The women SHG members may also be considered for concessional Bus passes as majority of SHG members go often for marketing, sales, etc.

12. SHGs may be advised to open Small Community Halls exclusively for them at either hobli level or taluk level for the sole purpose of conducting marriage functions of their children/other celebrations on reasonable rent. The Government of Karnataka or District Administration may think on these lines. The DCC Bank Bidar may also make a proposal in this regard to allot suitable site.

6.3 CONCLUSIONS OF THE STUDY

The present study is an attempt to analyze the impact of microfinance activities by the SHGs in Bidar district and the effects there on the lives of SHG members. Analysis of Socio-economic development of the SHG members and performance of SHGs in Bidar district indicate that, the women members will grow further. But it is not so with men SHGs. Women participation in the SHG movement enabled them to discover their inner strength, increase/gain self-confidence. This resulted in attaining social, economic, political and psychological empowerment along with capacity building. The success stories that are mentioned are just examples which encourage others. It is a matter of concern that around 90% men SHGs have been a failure. Bidar DCC Bank has even organized Joint Liability Groups (JLGs) for
men and women. Here also just 30% of men JLGs are successful and remaining have been again a failure. The NABARD and stakeholder Banks and Government may evolve a strategy for poor men. The new millennium has indeed open many challenges. As a result many nations are under the transit of transformation, i.e. new issues have to be attended to as far as socioeconomic development/progress of our state-nation is concerned. The most important point definitely is none other than women’s empowerment through SHGs. Here empowerment means socials, economic and also political empowerment women are the vital wing in this regard. Empowerment definitely hastens the pace of development. Investing women’s capabilities in SHG movement is really a wise investment. Because a group becomes the basis for action and change, which builds trust between the players. Microfinance activities through SHGs especially in the case of women are the best performers (players indeed).

Christ Hedges writes: we now live in a nation where –

    Doctors destroy Health
    Governments destroy freedom and our
    Banks destroy the economy.

But

    SHGs destroy poverty (first enemy)

Hence the findings of the study are just a beginning, definitely not the end.

Further researches are welcome.