CHAPTER VI
FINDINGS, SUGGESTIONS AND CONCLUSION

6.1 Introduction

Nearly half of the available human resources in India is women. Majority of them live in rural areas whereas most of them are illiterates and survive below poverty line under poor economic status. In comparison to urban women, rural women have a limited access to all kinds of resources. Hence, there is a need to change their capacity to work, their knowledge, enrich their skills and improve their economic status. Hence women’s empowerment should be given much emphasis.

Our rural women have been leading a life full of social and religious barriers, financial hardships and exploitation from ancient times due to illiteracy, social inequality, limited access, lack of co-ordination and organisation. Women self help groups have been recognized as an effective strategy for the empowerment of women in rural areas.

In order to prove this empirically, various objectives were framed and relevant data collected from the members of Stree Shakthi, Bangalore Rural District, which was subject to a range of statistical techniques such as percentage analysis, ranking analysis, descriptive statistics, one-sample ‘t’ test, one-way Analysis of Variance (ANOVA), factor analysis by principal component method, confirmatory factor analysis and regression analysis. After that analysis, suitable interpretations have been given to justify the results in the fourth and fifth chapters. Based on these interpretations some imposing findings were drawn and some workable suggestions have been proposed. By encompassing the findings and suggestions, a prominent conclusion was arrived at. The consolidated results of the study have been furnished below.

6.2 Findings of the Study

➢ The percentage analysis is revealed that maximum of 51.2% respondents in the sample unit resides in the village, 33.5% respondents are from panchayat and 15.3% respondents hails from taluk.
Majority of 51% of the total sample belong to the age group of 36 to 45 years and 32.2% belongs to the age group above 46 years, the least being below 25 years which constitutes 3.2%.

The sample comprises of maximum 39.1% of minorities which includes (Muslims and Christians) followed by backward community which comprise of 25%, others which include upper castes in Hindus of 23.3% and SC/ST at 12.6%.

Out of the total sample 89.9% are married and a majority of 57.4% of them have only primary level of education or illiterate.

81.7% of the respondents are living in joint family setup and 63.4% respondents have a family size between 4 and 6 members.

Self employed members constitute majority of the respondents which is 32.4%. 88.4% of respondents belonged to below poverty level status.

51.2% of the respondents are member of self help group for 6 years and above followed by 32.2% who have been members for 2 – 4 years. Out of the total respondents 45% were motivated by their neighbours to join Stree Shakthi Self Help Groups. 36.4% were introduced into this program by their friends and relatives.

85.6% of the respondents stated that there are 16-20 members in their groups. Among all the respondents 94.3% have the position of members in the groups and only 5.7% were having the position of leaders in the group.

37.6% of the respondents agreed that they have joined the Self Help Group for getting loan, while 34.7% joined the Self Help Group for saving some money. 25% of the total respondents joined the Self Help Group to become self employed.

A maximum of 64.1% of the total respondents informed that group meetings were held weekly while 19.6% of the respondents informed that their meetings are held fortnightly.
➢ 68.6% of the respondents informed that they save between Rs. 51-Rs.100 during every week and only 16.3 % stated that they saved below Rs. 50 every week

➢ The main reasons for holding the group meetings was to discuss more on savings and loans. During the meetings discussions were there regarding family problems, health issues, group problems and also on various income generating activities.

➢ 71.5% of the respondents mentioned that their group fund was above Rs. 40,000 while 20.3 % of the respondents informed that their group fund was below Rs.20,000.

➢ A maximum of 99.3% of the respondents are having bank account out of which 94.1 % were having bank account through the SHG linked to banks. 96.51% of the respondents opened a bank account after joining SHG and 95.26 % of the respondents had normal type of savings account.

➢ A maximum of 69.8% of the respondents are not aware about payment through cheque and DD, a maximum of 77.2% of the respondents are not aware of bills payment directly to bank like Electricity bill or telephone bill. 100% of the respondents are not aware of social security pension. A maximum of 74% of the respondents are not aware about credit card services. A maximum of 71.5% of respondents are not aware about SMS alert services and a maximum of 83.9% of the respondents are not aware about funds transfer services. A maximum of 82.7% of respondents are not aware about safe deposit locker facility. A maximum of 46.3% of the respondents are not aware about loans and overdraft facility, a maximum of 89.8% of respondents are not aware about micro insurance services. A maximum of 94.8% of respondents are not aware about training and awareness services. A maximum of 44.3 % of the respondents are aware but have no access over ATM services. A maximum of 88.6% of the respondents are aware and are using the savings services.
93.8% respondents obtained loan through credit linkage programme among which a maximum of 23.6 % of respondents are using it for children’s educational purposes and a minimum of 2.6 % of respondents have used it for construction and maintenance works.

A maximum of 97.4% of respondents opined that the lending procedure was comprehensible, 94.5% of the respondents expressed that interest rate is affordable, 69.1% of the respondents said that the loan amount was sufficient for their need, 82.6% of the respondents stated that there is no procedural delay in clearing the loans. 79.7% of respondents opined that repayment period is reasonable, 90.2% of the respondents stated that the bankers are approachable and a maximum of 98.7 % of respondents informed that there is a penalty for non payment of instalments.

The respondents are highly agreeing that they are economically, socially and psychologically empowered. Simultaneously they are having less agreement with political, legal and educational empowerment.

Majority of 79% respondents were not able to utilize all common facility of bank even after becoming SHG member, 86.6% of them experienced changes in household employment, 95% of respondents had change in income. 92.3 % of the respondents stated that they were able to own assets after joining SHG for which they used funds from SHG loan

The analysis revealed that 80.4% of the respondents experienced lack of training. 81.2% of them faced non-co-operation among members, 54.5% of them did not feel animators domination, 26.7% respondents felt maintenance of accounts was improper and 99.8% stated that there were no outsiders interferences in the groups. 87.1% found lack of proper infrastructure and 71.5% stated that there was lack of interest among members. 86.4% felt meeting were conducted regularly, 93.8% of them found support from family, 80.9% of respondents had credit support by financial institutions, 74.8%

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opined that leadership support was good and 65.3% respondents faced no problems in marketing products.

- The members of Stree Shakthi stated that there is an overall empowerment process after joining the group.

- Though SHGs are considered to be change agents, Sthree Shakthi was able to create only a slight impact on the daily lives of members and it may take more time to ensure the high impact on their lives.

- The analysis revealed that among the various variables that constituted the economic empowerment, members agreed that their family income has increased but they were not able to alleviate poverty.

- Almost all the members agreed that they had the power to vote according to their own decision and had least agreement to participating in Panchayat Raj Institution. This revealed that they have achieved slight political empowerment.

- Among all the statements regarding social empowerment, members agreed highly that their social status has increased but they did not agree to the fact that they were able to move freely without restrictions and not able to actively participate in cultural activities and festivals.

- The analysis shows that as far as educational empowerment is concerned, members were easily able to count money without anybody’s help and they felt difficulty in writing minute books.

- Members also achieved psychological empowerment and they agreed that they were able to do all activities independently but still they were not able to speak boldly with higher officials.

- As far as legal empowerment is concerned, the analysis reveals that the members attained knowledge of legal rights supporting women but they were not able to use judicial system to redress rights violation.
 Married members achieved more empowerment in all factors of empowerment namely educational, political, economical, social, psychological and legal empowerment than the unmarried members.

 Members from nuclear family achieved more empowerment than the members from joint family in terms of educational, political, economical, social, psychological and legal empowerment.

 Poverty level of the members also has an effect on empowerment. The analysis revealed that the members who came from above poverty level families perceived higher empowerment in terms of educational, political, economical, social, psychological and legal empowerment than the members coming from below poverty level families.

 The analysis showed that there is no significant difference between holding position as a leader or members in achievement of empowerment. Both leaders and members perceived empowerment similarly.

 The mean difference existing about the perception of empowerment by age is significant with regard to political, social, educational, psychological and legal empowerment. But in the case of educational empowerment, the mean difference existing about the perception of empowerment by age is not significant. The analysis revealed that members of the age group upto 35 years are more empowered than members who are in the age group of 36 years and above. This may be due to the respondent’s physical and mental energy level compared with older generations. In the case of economic empowerment there is no difference in empowerment across the different age groups. Members below the age group of 25 years experienced higher political empowerment, legal empowerment and educational empowerment than all other age groups. Members between the age group of 26 years and 35 years are more socially empowered than all other groups.

 None of the caste categories dominates across all the index. Backward caste, Minorities and SC/ST were more economically empowered. Backward castes
were more politically empowered than the other castes. As far as social empowerment and psychological empowerment is concerned, SC/ST members were more empowered than the other castes. Members from other castes were more empowered in terms of educational and legal empowerment. Hence it denotes that there is no association between factors of empowerment and caste.

- Members with higher education and members who are illiterate gained higher score compared to other groups which denotes that there is no association between factors of empowerment and education level. The mean difference existing about the perception of economic, political, social, educational, psychological and legal empowerment across the education level is significant at 5% levels.

- Self employed members are more empowered than members who are into other occupations like daily wage earners, cultivation and unemployed members. With regard to economic empowerment, social empowerment, educational empowerment and legal empowerment, the mean difference existing about the perception of the above dimensions across all the categories of employment is significant in exception to political empowerment and psychological empowerment. The analysis showed that by and large expected pattern, across index, unemployment yielded the lowest score, members who are both self-employment and wage earners scored higher while compared to any other group, which is statistically significant.

### 6.3 Suggestions

- Stree Shakthi Programme has reached majority of the respondents those belong to the age groups of 36-45. It is also suggested that the government of Karnataka and the Department of Women and Child Development has to take initiative to popularise the programme among other age groups members.
➢ From the analysis it was identified that the beneficiaries belong to SC/ST are very less. It is suggested that the proper attention is required to create awareness among SC/ST people about Stree Shakthi programme.

➢ More than half of the respondents come under the category of illiterate and have primary education. Therefore, it is suggested that the Department of Women and Child Development should take initiative to provide special education through evening classes and special classes by making educational qualification as compulsory requirement to continue as a member of Self Help Groups.

➢ Mostly self employed or unemployed respondents are more in Stree Shakthi programme. It denotes that those who are not having job opportunities are joining as a member of SHG and it makes them less responsible. Therefore, it is suggested that certain norms such as previous or current employment and the earning through it should be implemented as mandatory for becoming the members of Self Help Groups.

➢ Majority of the respondents are influenced by the neighbours to join the Self Help Groups. It denotes that the Government Officials and NGOs are not performing upto the mark for mobilising the members. It is suggested that the Government should take measures and efforts to motivate the officials and NGOs to bring that program into rural poor.

➢ Many of the respondents joined in Self Help Groups to get loan. It is suggested that the tendency has to be changed and make them to engage in any kind of entrepreneurial activity.

➢ Majority of the respondents are not aware about the various services offered by banks except ATM services. It is suggested that a special programme should be organised by the Department of Women and Child Development of Karnataka and the bankers jointly, create awareness on various banking services exclusively for the members of Self Help Groups.
Most of the respondents are utilising the amount borrowed through the SHG credit linkage programme for children’s educational purposes. It is highly recommended that the members should be motivated to utilise the amount for Income Generating Activities.

Many of the respondents stated that there is no income generation and there is no increase in fixed assets owned after joining in Self Help Group. It is suggested that proper opportunity and awareness should be created by the way of Income Generating Activities, so as to enable them to earn more and increase their wealth.

The problems faced by women are lack of training programmes, non co-operation of members, lack of infrastructure and lack of interest among members. It is suggested that the government and the NGOs should take initiative to provide counselling and mediation programmes to enable Self Help Group members as more comprehensive in dealing with the activities and other members.

The political and legal empowerment process is very less among the respondents. It is suggested that the government has to take measures to involve the Self Help Group members in political as well as legal aspects.

Many of the respondents stated that they are not able to alleviate poverty and avoid unnecessary expenditure. It is suggested that inculcating spending patterns of income and savings habit is most essential.

The respondents stated that they are not able to participate in any political parties meetings and even in Panchayat Raj Institutions. It should be completely eradicated by the way of promoting them in all kind of social activities which enables them to take part in politics.

Many of the respondents had a disagreement with free movement with others, getting mutual help and support from others and active participation in cultural activities and festivals. It is suggested that a proper motivational
programme about personality development should be organised by the Department of Women and Child Development.

- Most of the respondents felt that they are not able to write minutes books and even not able to maintain proper accounting and ledger. It denotes that there is an essential of basic accounting and writing knowledge. It is suggested that training should be given in these aspects.

- The members of Self Help Group stated that they are not able to speak boldly with higher officials and not able to move from one place to another without fear. It is suggested to provide counselling programme on psychological empowerment.

- Overall, it was found that there is less legal empowerment in all aspects. It is suggested that the Government has to take initiative and measures to familiarise human rights, women commission and other legal bodies and its functioning to the members of Self Help Group.

6.4 Conclusions

India is the second largest country in the world according to the population wise which consists of 75% of rural population. Most of the rural people are economically, socially, politically, educationally, legally, psychologically and culturally very less empowered and poor in comparison with the urban people. Therefore, it is indispensable to empower them in all regards.

In this study, the researcher made an attempt to find the empowerment process of women through Microfinance with reference to Stree Shakthi Programme. Even though the programme has reached in an effective manner, still the members of SHG are not aware about the various services offered through the banks. They stated that there is no proper income generation activities and also asset building. They lack in training programmes and infrastructural facilities. Many of them are still not in a position to alleviate poverty. From the analysis, it is identified that overall empowerment process is done through political, social, psychological, economical and legal aspects. The crucial element of educational empowerment is
not there. Education is one of the important aspect that everybody needs today. Therefore, the Governmental and non-governmental organisations should take initiative and measures to educate the Self Help Group members and make them more empowered in future. The proper training from the agencies promoting Self Help Groups and the proper learning from Self Help Group Members will take the programme in an proficient manner towards upliftment of women through women empowerment process. Women are weaker community of this society. If they are empowered, definitely their empowerment will be reflected in the development of the region and the country.

Scope of Further Research

- This study is conducted only in Bangalore rural district of Karnataka. It can be conducted in other districts also.
- The present study covered only Stree Shakthi Programme promoted by the Government of Karnataka. Further studies can be conducted on other programmes promoted by the Government of Karnataka and NGOs.
- A comparative study can be conducted between Stree Shakti Programme on SHG and other SHG schemes on the empowerment of women.