7.1 INTRODUCTION

This chapter presents findings, conclusions and suggestions to policy makers and directions for further study.

7.2 PURPOSE OF THE STUDY

The study is of a women-based study. Women were developed in all aspects of life. The needs of them were found out and once their needs were satisfied or fulfilled they attain development. DNA of women in Self-Help Groups has four building blocks namely favourable working condition, freedom of individuality, financial support and family support. The way in which these four building blocks combine gives the development of women. To attain women DNA, the researcher presents in-depth study on the perception of members towards DNA, factors that influence them, the effectiveness of SHGs on women development and the problems which hinder the women DNA.

7.3 METHODOLOGY

In this study, both primary and secondary data were used. Random sampling technique was adopted for the study and the women members were the ultimate sampling unit. The number of registered women SHGs with more than 2 years experience in the district were obtained as on date. The proportionate sampling technique has been used to collect data from the members in the Kanyakumari district. There are 4121 registered women SHGs. Out of 4121 registered women SHGs, 400
members were chosen at random. In order to ascertain the problems of women members the personal interview method was adopted. For this purpose a comprehensive interview schedule consisting of Likert five-point scale with suitable statements depositing the development need analysis of women in SHGs were used.

The collected data were entered into a master table and using it as a base, many sub-tables were developed. Further, the collected data were properly rated and analysed. The scores so computed were analysed through “t” test, chi-square test, one way analysis of variance (F-test), factor analysis, multiple regression analysis and percentage analysis. The findings were analysed and inferences were drawn at appropriate places.

7.4 SUMMARY OF FINDINGS

The summary of findings are presented in the subsequent paragraphs under different headings.

7.4.1 Perception of Members towards Family Support

More number of respondents were of opinion that they had ‘enough time to do their work’ in managing towards work-life balance. The respondents with 11-15 years experience have high level of perception towards work-life balance.

Further, majority of the respondents viewed that ‘the position of the members in the SHG is strong’ towards stress. Also stress is high among the respondents who have 11-15 years experience.
7.4.2 Perception of Members towards Financial Support

The respondents who have up to 5 years experience thought that ‘SHG manages technological resources to achieve the objectives’ is necessary towards resources.

The respondents who have up to 5 years experience perceived that ‘incentives are given for the work performance’ towards rewards and recognition.

7.4.3 Perception of Members towards Freedom of individuality

Most of the respondents feel that ‘opportunity for advancement is given at the SHGs’ towards career development.

It is revealed that, majority of the respondents perceived that ‘supervisor listens to the members’ on communication.

More number of the respondents thought that ‘members get a sense of personal accomplishment from their work.

7.4.4 Perception of Members towards Favourable Working Condition

The study presents that most of the respondents feel that ‘members can go to the supervisor if they have a problem towards supervisor – member relations.

Majority of the respondents perceived that ‘they are part of team’ towards team work.

It is evident that ‘the trainers who taught them are knowledgeable and effective’ towards training.
7.4.5 Factors influencing on DNA

Factor analysis was done and four factors were derived namely favourable working conditions, freedom of individuality, financial support and family support. Factor 1 “favourable working conditions” got the highest Eigen value of 2.587 which indicates that the respondents expressed that workplace environment should be conducive and working hours should be flexible in the self-help group. It was followed by the factor “freedom of individuality” where the respondents feel that freedom should be given to work and to take decisions. The next important factor for development need analysis (DNA) is “financial support” where the respondents viewed that funds should be given for producing the products and finance should be stable all the times. The fourth factor with least Eigen value is the “family support” where the respondents were of the opinion that family members should support and family life should not get affected by work-life.

7.4.6 Effectiveness towards Family Support

Chi –square test was used to find out the effectiveness of family support. There is significant relationship between experience of the respondents and various factors like age, marital status, religion, community, education, occupation, individual income, type of housing, residential area, family size, nature of family and social class.
7.4.7 Effectiveness towards Financial Support

The household income, expenditure and savings of the respondents have significantly increased after joining the SHG. The household debts of the respondents has decreased during the post SHG period.

7.4.8 Effectiveness towards Freedom of Individuality

Decisions towards business activities, taking loans, repayment of loans, investments and children’s career have significantly increased after becoming members in the SHG.

7.4.9 Effectiveness towards Favourable Working Conditions

More number of the respondents feel that group cohesiveness get affected, if the problem in the group is not solved.

7.4.10 Problems related to Family Support

The respondents with up to 5 years experience thought that neighbours comments is the important psychographical problem.

7.4.11 Problems related to Financial Support

Important financial problems of the respondents are due to illiteracy and bank’s domination. The major consequences are threatening and warnings from the financiers, self-respect get affected, not able to take another loan and bad relationship with the financial institution.

7.4.12 Problems related to Freedom of Individuality

Major political problems of the respondents was ‘opposition
party members will not support the group’ and marketing problem of the respondents was competition with the branded products.

7.4.13 Problems related to Favourable Working Conditions

The important psychological problems of the respondents are due to the male dominance and poor communication skills.

The Study has led to the following conclusions:

1. Women of having experience between 11 and 15 years in SHGs face high stress for balancing their work and life at optimum. They expect cent per cent support from family members for maintaining a balanced work-life. Irrespective of all socio-demographic factors, they feel in the same line of expecting support from family to reduce stress at work spot. They are in five years of experience having psychographical problems of considering neighbours comment very seriously.

2. Women in general expect incentive for their performance. This is highly reflected among less experience women members in SHGs. They have the feeling that continuous financial support is essential for manufacturing products. The financial support gained from SHGs, increase their income, savings and expenditure and reduce their debt to a large extent. In general, illiteracy of them is the main hurdle in availing loans at Banks. They are very prompt in
repayment of loans availed. Because they strongly believe in self-respect.

3. The woman members freedoms are not curtailed because the higher authorities in the group listen to the word of members and provide opportunity for career advancement and development. Therefore, they are much satisfied with their work and get a sense of personal accomplishment from their work. They find themselves changed in taking decisions on business activities, availing and repaying loans, investing surplus income and providing face lift to children due to their membership in SHGs. As far as the political problems is concerned, different political parties dominate them much. In a contra, the political party in the opposition treasury does not extend its support to them. Because of changing political ideology and due to change of political arena the group lose its image. They have tough competition from branded products while marketing their products.

4. The grievances are easily addressed to the supervisors by the woman members and a feeling of team spirit exists among them. They have knowledgeable and effective training programmes available in their group. The development through technical skill of woman members is possible in their group. The grey area of development in their group is production, marketing and finance.
The development of them depends upon conducive working condition with flexible working hours. They feel that their development is affected when group cohesiveness is disturbed. Their development is improved when they have support from male members of their family and improve their communicative skills.

7.5 SUGGESTIONS

7.5.1 Suggestions to the Policy Maker

1. The Government should allocate a separate premise to each and every SHG to run their official business on routine manner in order to separate family from work spot for reducing their stress.

2. The registration should be made compulsory for all SHGs for identifying its place of registration and business.

3. The Government should make an appropriate amendment in The Companies Act, 1956, to register a large number of SHGs as corporate by considering each group as one share holder. This would ensure financial stability and thereby lead to establish more manufacturing units in different places at grassroot level of the rural areas.

4. NGOs with help of Government at State and Central should come forward to run night school to the member of SHGs at chosen segment for each NGOs to teach subject on language, banking
accounting, financing, marketing, legal aspects, personality development at entrepreneurship.

5. The separate legal entity of the SHGs through its formation of corporate structure under The Companies Act, 1956 should be upheld to keep off from political identity.

6. The Government should provide permanent space for retail outlet in each village to sell the product of SHGs regularly in order to compete with branded product.

7. The NGOs with support of Government at State and Central should have regular family get-together to impart knowledge on family and counseling and social affairs indirectly.

7.5.2 Suggestions for Further Study

1. There is a great scope for studying the relationship between stress and DNA (Development Need Analysis) of women in SHGs.

2. The relationship between work-life balance and DNA (Development Need Analysis) of women in SHGs can be studied.

3. DNA (Development Need Analysis) can be studied in other similar nature of organisations in other districts.

4. Role of Banks and other financial institutions in DNA among women members of SHGs can also be studied.

5. Women DNA can be compared with men DNA in the SHGs and other industries.
7.6 CONCLUSION

This modest piece of research is an effort, on the part of the researcher, to explore as many aspects of the subject as possible, allowed within the scope and limits of a Doctoral thesis. All findings and suggestions made in the course of the study are supported by statistics gathered by the researcher during the period of her research. It is earnestly hoped that at least a few of the suggestions made would be implemented by the administrators, in the years to come.