CHAPTER - VII

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

Women’s participation in the economic activity is important for their own personal advancement and improvement of their status in society. Women must join the labour force of the country on an equal footing with men and get integrated into the system. Till recently, women under the Indian rural set up were not able to actively participate in income generating economic activities due to historical and socio-cultural reasons. The concept of ‘self-help groups’ (SHG) appears to be a good alternative strategy to involve women in the development process. Self-help groups (SHGs) are formed for the purpose of enabling women to reap economic benefits out of mutual help, solidarity and joint responsibility. These groups are also meant for enhancement of the resource base of the women at the local level. The members of SHGs are motivated to uplift their saving behaviour and to enhance their empowerment in socio-economic and domestic decision-making. Hence, the present study is an attempt to analyse and evaluate the SHGs in Tirunelveli district.
In the foregoing chapters, the role of the NGOs and formation of SHGs in Tirunelveli district, characteristics of the SHG members and their family profile and income of the members, contribution of income towards their family income, nature of employment, loans borrowed, impact of SHGs on income, savings, assets and housing facilities, socio-economic and domestic decision making empowerment have been discussed. The major findings along with suggestions are presented in this chapter.

**Summary of Findings**

It is found that among the SHGs in various blocks of Tirunelveli district Palayamkottai block has the largest number of members. The lowest membership is found in Pappakudi block.

The analysis reveals SHGs, supported by NGOs in Tirunelveli district have the largest number of members.

The researcher finds that in terms of attendance to SHG meetings, 72 per cent of the groups have attendance exceeding 90 per cent and 28 per cent of groups have attendance between 70 per cent and 80 per cent.

It is evident from the analysis that weekly meetings are conducted in 78 percent of the groups while 22 per cent of SHGs conduct 2 meetings in a month.
It is apparent that selected SHGs properly maintain the required documents namely attendance register, minutes book, cash book, savings ledger, loan ledger, general ledger, individual pass book, cash disbursement receipt book and payment vouchers.

It is found that most [80 per cent] of the SHG members state that they voluntarily participate in decision making on all matters and all [100 per cent] members enjoy the freedom of expressing their opinion about the functioning of SHGs.

It is found that 25.16 per cent of SHGs save weekly; 38.89 per cent of SHGs has fortnightly and 28.09 per cent monthly and 7.86 per cent irregularly.

From the analysis it is found that the average revolving loan for an SHG is ₹67,560 and for a member it is ₹2137.97. More than 60 per cent of revolving loans are taken by the members for consumption purposes. In the absence of SHGs, they would go to money lenders for the credit needed for consumption purposes. Amount spent on celebrating ceremonies is around 8 per cent within consumption purpose category. 39.4 per cent of loan for production purposes was spent on small business.

With regard to the characteristics profile of respondents it is found that, 12 SHGs out of 50 (24 per cent) involve themselves in group micro
enterprises like selling of cloth materials, running a grocery shop, maintaining a community toilet, manufacturing candle, papad, incense sticks and rearing cows.

The analysis concludes that the socio-economic characteristics of respondents reveal that majority of the respondents [52.20 per cent] are in the age group of 30-40 years.

It was found that the majority of the respondents [53.40 per cent] are engaged in farm and allied activities and 46.60 per cent of respondents are engaged in non farm activities.

In the observation it was found that most of the respondents [47.40 per cent] studied up to primary level. It is interesting to note that respondents from farm and allied activities are higher than non farm activities in terms of primary [50.19 per cent] and middle school [30.34 per cent] level. But the trend is different for non farm activities at high school and higher secondary level. Respondents from non farm activities are higher than farm and allied activities in terms of high school [16.74 per cent] and higher secondary [8.58 per cent] levels. It was found that educational level of respondents from non farm activities is comparatively higher than that of respondents from farm and allied activities.
The vast majority of the respondents are married and living with their families. Widows/divorced women are comparatively higher in farm and allied activities than in non farm activities.

In this study most of the respondents are Hindus [88.40 per cent] followed by Christians and Muslims [7.20 per cent and 4.40 per cent respectively). Among Hindus, more respondents are from non farm activities (92.70 per cent). Among Muslims and Christians more respondents are from farm and allied activities compared to non farm activities.

It is also found that all respondents are from socially deprived sections of the society and more number of respondents [47.60 per cent] are from Scheduled Caste (SC). Among BC and MBC, more respondents are from farm and allied activities, whereas in SC category, more respondents are from non farm activities.

A vast majority [62.60 per cent] of the respondents lives in better houses like concrete and tiled and a meagre percentage [4.60 per cent] of respondents live in thatched houses. In thatched roof category, more respondents are from farm and allied activities compared to non farm activities.

The family profile of the respondents’ shows that for a majority of the respondents [49 per cent] the family size is 3-5 and 5 above
categories, [17 per cent]. Respondents from non farm activities have comparatively higher size of family than farm and allied activities.

From the study it is observed that majority of the respondents’ [61 per cent] income is less than ₹1500 per month and in this category more respondents are from farm and allied activities. In ₹1500-3000 and, ₹3000 and above more respondents are from non farm activities.

The study indicated that more number of respondents’ spouses [37.2 per cent] earn less than ₹1500 per month. Respondents from non farm in below ₹1500 and ₹1500-3000 categories are more. But it is obvious to note that the spouses of the respondents earn more in farm and allied activities (₹3000-4500) and ₹4500 and above [16.10 per cent] categories than respondents from non farm activities.

From the analysis it is evident that more number of respondents have monthly income ranging from ₹1500 to ₹3000. The family income is comparatively higher in farm based activities compared to non farm based activities.

The Chi-square test was applied to find out the relationship between some important concepts that show the following results:

Relationship exists between the respondents’ monthly income and total family income in farm and allied activities.
Relationship exists between the income of the respondents’ and their total family income in the non-farm activities.

Relationship exists between monthly income of the respondents and their spouses’ monthly income in farm based sector.

Relationship exists between monthly income of the respondents and their spouses’ income in non-farm activities.

Relationship exists between monthly income of the respondents and their family size in farm and allied activities.

No relationship exists between monthly income of the respondents and their family size in non-farm activities.

One way ANOVA test result reveals that there is a significant variation in the monthly income of SHG members between non-farm activities and farm and allied activities that has been significant at 5 per cent level. Hence, it may be concluded that the monthly income varied significantly for different groups among SHG members involved in non-farm activities and farm and allied activities.

The impact of SHGs on the lives of the respondents reveals that:

The highest increase in the per capita income was found in the income group of ₹2000-3000 at 86.58 per cent. The lowest increase in the per capita income was found in the income group of ₹1000-2000.
On an average, there are significant changes in per capita income of the SHG members in pre and post SHG period.

The study reveals that increase in per capita income was found higher in farm and allied activities [56.19 per cent] compared to non farm activities [34.24 per cent].

There has been an increase in assets position of members after joining SHG. It is found to be the highest [55.97 per cent] for those with assets worth of ₹5000-10000.

Also increase in asset position for those engaged in farm and allied activities is found comparatively higher [48.18 per cent] than non farm activities [44.80 per cent].

It is found that majority [59.17 per cent] of the respondents had investments ranging from ₹2000-3000. Respondents from non farm activities with the investment range of ₹1000-3000 are comparatively higher than respondents from farm and allied activities. The respondents from farm and allied activities with investment above ₹3000 are comparatively higher than respondents from non farm activities. Hence the investment pattern is more encouraging for respondents from farm and allied sector.

From the study majority [60 per cent] of the respondents were able to purchase household appliances after joining SHG. This would have
minimized the hardship of women in doing household chores. In terms of purchase of domestic animals, purchase of land and renovation and construction of house, more number of respondents are from farm and allied activities compared to non farm activities. However the trend is slightly reversed in terms of purchase of household appliances.

From the analysis it is revealed that the percentage decreases in borrowing after joining SHG, varied from 11.98 to 6.14 per cent. The maximum reduction in borrowing was found in members from loan classes of ₹1000-2000 at 11.98 per cent.

The study disclosed that the empowerment of SHG members which has been measured by considering their decision making on family budgeting reveals that wife alone and wife more than husband (WMH) got higher scores in both farm and allied and non farm activities.

It is observed that majority of the members of SHGs in both farm and non farm activities take decision independently on their own with regard to the education of their children.

In the analysis majority of members could take decisions independently concerning health care of their families.

All the respondents have been taking decisions independently with regard to spending of leisure time in both farm and non farm activities.
The study indicated that in non-farm activities, the wife is found to be dominant, whereas in farm and allied activities both the husband and the wife get equal decision making power on purchase of household appliances.

The study revealed that in non-farm activities the wife has greater say in the choice of gifts. In farm and allied activities both the husband and the wife equally participate in decisions regarding gifts.

In the survey the respondents from both farm and non-farm activities play an equal role in matters pertinent to personal needs.

From the observation it is disclosed that the average economic indices of the members in farm and allied activities increased by 31.93. For non-farm activities, the average economic index has increased from 34.95 to 58.06 in post SHG period.

From the analysis it is evident that after joining SHG, all respondents from farm and non-farm activities had realized enhanced social status.

The study also revealed that after joining SHG, 84.85 per cent of respondents from farm and allied activities and 90.68 per cent from non-farm activities had increased their networking skills.

It is observed from the study that after joining SHG, 96.25 per cent of respondents from farm and 90.56 per cent from non-farm activities
sharpened their problem solving skills. Communication skills, sharpening of existing vocational skills and acquiring new skills are comparatively higher among the respondents from farm and allied activities than non farm activities. However the confidence level is comparatively higher among the respondents from non farm activities compared to farm and allied activities.

It is found that all respondents achieved functional literacy and arithmetic skills and basic book keeping skills got enhanced among respondents from non farm activities compared to farm and allied activities.

It is also found that in terms of exercising their franchise in a free and fair manner and in attaining leadership skills, respondents from non farm activities are comparatively better than respondents in farm and allied activities.

**A Few Suggestions**

The researcher suggests that the SHGs conducting 2 meetings per month may be motivated by NGOs to go for weekly meeting schedule as this factor has direct relationship on savings and repayment pattern. Weekly meetings with broad-based agenda items would foster socio-economic and political empowerment of women.
Awareness through cultural events may be planned by NGOs to reduce the expenses on festivals/celebrations/ceremonies.

It will be very well if the SHGs may go for practising differential rate of interest according to the purposes namely health emergency, education of children, domestic expenses, house renovation/construction and micro enterprises.

It is suggested that there is a need for conscious and sustained awareness generation on small family norms which may be carried out through cultural events.

As most of the women in farm and allied activities earn less than ₹1500 per month, compared to their spouses, it is recommended that wage pattern and working days per year of men and women need to be studied.

To boost sales of the product produced by SHGs, and to give proper awareness to the public regarding the products and their utilities, it is suggested that separate shopping complexes be opened by the Government.

Enhancing spouse’s income and/or family income may be the focus for future micro enterprises, as these initiatives would ensure the active participation of men in family and community development processes.
It is recommended that equal focus may be directed on strengthening farm and farm based activities through periodical capacity building on appropriate agricultural practices and allied services to prevent migration and child labour practices.

It will be healthy if the SHG members, their spouses and communities are periodically oriented on gender issues to maximize the participation of both men and women in decision making processes in families and communities.

It is suggested that the rotation of leadership be made compulsory in SHG by-law so that it would capacitate more women to develop leadership skills and to take up leadership opportunities in local self-government bodies.

**Conclusion**

The Self Help Groups in the study area are taking the lead and playing an important and pivotal role in social transformation, welfare activities and serve the cause of women empowerment, social solidarity and socio economic betterment of the poor. So aiming at the development through SHGs in India is laudable and can be continued in future also.

This dissertation, though a close study of the background on the functioning and phenomenal success of the SHGs in the Tirunelveli district, has a nation-wide relevance. SHG is the brain child of Grameen
Bank of Bangladesh, founded by Prof. Mohammed Yunus, who won the Nobel Peace Prize for 2006. NABARD popularised the movement in India in 1986-87. In 1991-92, SHGs got patronized by the banking sectors. The banks have got wider coverage for the weaker sections in rural areas. The Central Social Welfare Board also initiated major programmes of employment and training for women. The researcher is optimistic that this study could throw more light on the several aspects of Self Help Groups in Tirunelveli district and shall be a good addition in this area of investigation.

**Scope for Further Research**

A few suggested areas for further research are:

- A study on the role of lead bank scheme for improvement of SHG women in rural areas.
- A study on the impact of entrepreneurial education in generating employment for the uneducated poor women.
- A study on the various Government Programmes for women upliftment in rural areas.
- A study on the role of Self-Help Groups for women empowerment in rural areas and
- A study on the success of women entrepreneurs belonging to small-scale industries.