CHAPTER – V

5.1 INTRODUCTION

This chapter deals with the summary of findings of the present study, suggestions for the betterment, scope for further research in this area and conclusion.

5.2 FINDINGS

The following are the major findings of the study:

5.2.1 WOMEN’S ROLE IN THE SOCIETY

In the current social climate, the significance of family is vital for women, particularly for poor women in the rural areas. Women’s survival is not socially conceivable without the family. Motherhood is the only acceptable social goal to which she can aspire. Her worth as a ‘reproducer’ confers some status on her. Within the family, a woman is treated as a social and financial dependent, controlled by the family in every aspect of her life, having had ability or no education, her worth is measured in terms of her ability to produce male children or bring in money/assets. She no longer belongs to her father’s family. Effective intervention through process – oriented empowerment programmes for women have been found to be successful in improving her status in family and society, while giving a feeling of self-worth and esteem.

5.2.2 SELF-HELP GROUPS

A Self-Help Group (SHG’s) is a self-governed, peer-controlled small and informal association of the poor, usually from socio-economically homogeneous families who are organized around savings and credit activities. Funds for credit activities are coming through regular savings deposited by all of its members on a weekly or
fortnightly basis. In the meetings they discuss common village problems and plan solution, share information; make efforts to improve their health and literacy skills.

Self - Help Groups are not charity or simply community based groups. They are made of and controlled by the people affected. Group members are not volunteers. Although the work is usually unpaid, members work to change their own situation and the support is mutual. The knowledge base of self-help mutual support groups is experiential, indigenous, and rooted in the wisdom that comes from struggling with problems in concrete, shared ways. Self-help groups build on the strengths of their members. The Self - Help Group programme mainly focuses on empowerment of women and making them financially, socially and politically capable.

5.2.3 SOCIAL BENEFITS DERIVED BY THE MEMBERS OF SELF - HELP GROUPS

In India, Self - Help Groups or SHG’s represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self-management and development for the women who are SHG members. SHG’s are formed and supported usually by NGOs or (increasingly) by Government agencies. Linked not only to banks but also to wider development programmes, SHG’s are seen to confer many benefits, both economic and social.

SHG’s enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHG’s can also be community platforms from which women become active in village affairs, contest local elections or take action to address social or community issues (the abuse of women, alcohol, the dowry system, schools, water supply). SHG’s represent an opportunity for social action and empowerment
through women’s involvement in considering, addressing and participating in issues that affect their members and their communities, including issues that affect women in particular. SHG’s encourage women to participate in decision making in the household, community and local democratic sector and prepare women to take up leadership positions. This may lead to improved household-level outcomes with respect to health, education (particularly education of the girl child), nutrition and family planning, greater respect within household, increase in mobility, ability to articulate, self-confidence and esteem, growth of a collective identity and political awareness. The incidence of violence against women has also been found to have decreased.

5.2.4 THE PERCEPTION OF THE MEMBERS ON THE SOCIAL BENEFITS DERIVED BY THEM BECAUSE OF THEIR MEMBERSHIP IN SHG’s

The result of the present study revealed that out of 1000 sample members, one hundred and seventy eight members (17.80%) perceived that Social Benefits derived by them because of their membership in SHG’s is ‘less’; six hundred and five members (60.50%) perceived that the Social Recognition derived by them because of their membership in SHG’s is ‘moderate’ and the remaining two hundred and seven members (20.70%) perceived that the Social Benefits derived by them because of their membership in SHG’s is ‘more’.

The Mean Social Benefits Scores of the members revealed that the members who belong to the following categories perceived that the Social Benefits derived by them because of their membership in SHG’s is more:

a. ‘Young’ age group members;

b. ‘Unmarried’ members;
c. ‘Backward community’ members ;

d. Members who reside in Pollachi Taluk ;

e. Members with the ‘professional degrees’ ;

f. Members who are engaged in sales-related activities ;

g. Members who are the members of ‘joint family type’ ;

h. Members who are from ‘medium size’ families;

i. Members who are heading their families;

j. Members with the high monthly family income ;

k. Members with high monthly family expenses ;

l. Members with high level monthly savings

m. Members who possessed high value of assets ;

n. Members who joined as members in SHG’s with a view to improve their status ;

o. Members with medium period of association with SHG’s ;

p. Members who are the leaders of their groups and

q. members from non - graded groups.

Two – way Table indicates that the relationship between the following factors and the perception of the members on the Social Benefits derived by them because of membership in SHG is significant:

a. Marital status of the members;

b. Occupational status of the members;

c. Family type of the members;

d. Status of the members in their families;

e. Monthly family income of the members;
f. Reasons for joining as a member in SHG’s;
g. Status of the members in the groups and
h. grade status of the groups to which the members belong.

The results of Analysis of Variance indicate that there exists a significant difference in the mean scores between:

a. Members who belong to various social categories;
b. Taluk in which the members reside;
c. Members who differ in their occupational status;
d. Members with differences in their status in their families;
e. Members with differences in the level of monthly family income;
f. Members with differences in the average monthly family expenses;
g. Members with differences in the average monthly savings;
h. Members with differences in the awareness source about the SHG concept;
i. Members who joined in SHG’s for different Reasons;
j. Members whose groups are promoted by different agencies;
k. Members status in their group;
l. Members with differences in their nature of savings;
m. Members with differences in the benefit received by them and
n. members who have differences in the loan type received by them.
The result of Chi-square Test indicates that the understated factors significantly influence the social benefits derived by the members because of their membership in SHG.

a. Marital Status of the members;

b. Social Category of the members;

c. Taluk in which the members reside;

d. Literacy level of the members;

e. Occupational status of the members;

a. Status of the members in their families;

b. Monthly family income of the members;

c. Average monthly expenses of the members;

d. Average monthly savings of the members;

e. Awareness source about the SHG concept;

f. Reasons for joining as a member in SHG;

g. Mode of promotion of the group,

h. Period of association with SHG;

i. Status of the members in their group;

j. Grade status of their groups,

k. Nature of savings,

l. Benefits received by the members and

m. Loan type received by the members
The result of Karl Pearson’s Correlation reveals that:

The variables ‘status of the members in their families’ and ‘grade status of their group’ has positive and significant correlation with the marital status of the members.

The variable ‘awareness sources’ has positive and significant correlation with the social category of the members.

The variables ‘literacy level’, ‘grade status of their group’, ‘overall benefits’ has negative and significant correlation with the social category of the members.

The variables ‘Occupational status’, ‘monthly family income’, ‘value of assets possessed’ has positive and significant correlation with the literacy level of the members.

The variable ‘members status in their families’, ‘awareness source’ has negative and significant correlations with literacy level of the members.

The variables ‘monthly family income’ and ‘over all benefits’ have positive and significant correlation with the occupational status of the members.

The variables ‘members’ status in their families’ and ‘grade status of their group’ have negative and significant correlations with occupational status of the members.

The variable ‘loan type received’ and ‘over all benefits’ have positive and significant correlation with members’ status in their families.

The variable ‘monthly family income’, ‘value of assets possessed’, and ‘over all benefits’ have negative and significant correlation with members ‘status in their families.

The variables, ‘value of assets possessed’, ‘grade status of their group’, and ‘over all benefits’ have positive and significant correlation with the monthly family income of the members.

The variable ‘nature of saving’ has negative and significant correlation with the value of assets possessed by the members.
The variable ‘benefits received’ has positive and significant correlation with the loan type received by the members.

The variables ‘benefits derived’, ‘loan type received’, and ‘overall benefits’ ‘have negative and significant correlation with the nature of savings of the members.

The variable ‘loan type received’ has positive and significant correlation with the benefit derived by the members.

The variable ‘over all benefits’ has negative and significant correlation with loan type received by the members.

The variable ‘value of assets possessed’ has positive and significant correlation with the occupational status of the members.

The variable ‘awareness source’ has negative and significant correlation with occupational status of the members.

The variable ‘grade status of their group’ has positive and significant correlation with the status of the members in their families.

The variable ‘nature of savings’ has positive and significant correlation with the monthly family income of the members.

The variables ‘nature of savings’, ‘benefits received’ has positive and significant correlation with awareness source.

The variable ‘over all benefits’ has positive and significant correlation with members’ status in their group.

The variable ‘benefits received’ has negative and significant correlation with grade status of their groups.

The multiple regression equation reveals that the independent variables viz., the Age group of the members, Marital status of the members, Taluk in which the members reside, Family type of the members and Awareness source about SHG concept have
significant relationship with the dependent variable i.e., the perception on the Social Benefits derived by the members because of their membership in SHGs.

The result of the stepwise analysis indicated that the contribution of the significant variables to the Social Benefits derived by the members because of their membership in SHG’s is 0.2115.

Path Analysis reveals that the variables ‘Occupational status’ (0.3144) and ‘Status of the members in their families’ (-0.1015) have the highest positive and negative direct effects respectively on the variable namely perception of the members on the Social Benefits derived because of their membership in SHG’s.

The Factor Analysis revealed that factors such as “Women empowerment”, “Effective Managerial skills”, “Capacity Building”, and “Development Social Skills”, have considerably contributed to the Social Benefits derived by the members because of their membership in SHG’s.

5.2.5 ECONOMIC BENEFITS DERIVED BY THE MEMBERS OF SELF HELP GROUPS

The position of the social structure affects the way they are regarded in their economic roles as well. It has resulted in a pervasive sexual division of labour, which reinforces the notion of the males having more power and relegates low status occupations to women. Among the poorer sections of the rural community, women are frequently expected to shoulder the burden of the survival of their families.

At present SHG is widely used as an instrument to empower women socially and economically. Once socio – economic empowerment is achieved, it would have implication on the overall development of women. The economic contribution of women has been found to be related to her role and status in the society. Economic independence,
facilities in bringing about gender equality and increase in women’s income translates more directly into family well being.

The formation of SHG’s has benefited its members in numerous ways; not only have the assets, incomes and employment opportunities for the women within these SHG’s increased considerably over time, but there has also been a significant shift in the use of the loans from personal consumption to their being used for income generating purposes. In addition, members have been able to increase savings and accumulate capital and in so doing, are now more financially stable. This financial security that has been created for SHG members has also improved their risk absorption capacity and has reduced their vulnerability to and dependence on informal money lenders. Furthermore, members’ capital costs are on the decline and most are now able to finance their household expenditures for primary needs such as food, education and health with ease. Consequently, the women within these SHG groups are now better able to interact with outsiders especially with government officials and banks. Participation in SHG movements and access to credit also leads to a change in the status of members within their households. The economic contribution of women may increase their role in household decision-making.

Self- Help Groups help in creating economic self-reliance of the members by meeting consumption and production credit means as and when they arise. It prevents the members from the exploitation of the non – institutional credit sources. It assists the members to complete the formalities and documentation required to obtain credit from bank and inculcates thrift habits and increases the level of savings among the members.
5.2.6 PERCEPTION ON ECONOMIC BENEFITS DERIVED AMONG THE MEMBERS OF SELF-HELP GROUPS

The result of the present study revealed that out of 1000 sample members, two hundred and eighty one members (20.81%) perceived that Economic Benefits derived by them because of their membership in SHG’s is ‘less’; six hundred and three members (60.03%) perceived that the Economic Benefits derived by them because of their membership in SHG’s is ‘moderate’; and the remaining one hundred and sixteen members (11.60%) perceived that the Economic Benefits derived by them because of their membership in SHG’s is ‘more’.

The Mean Economic Benefits Scores of the members revealed that the members who belong to the following categories perceived that they derived more Economic Benefits because of their membership in SHG’s:

a. ‘Young’ age group members;

b. ‘Unmarried’ members;

c. Backward Community’ members;

d. Members who reside in ‘Coimbatore’ Corporation;

e. Members with education “upto school” level;

f. Members who are engaged in sales-related activities;

g. Members of ‘nuclear families’;

h. Members who are from medium size families;

i. Members who are heading their families;

j. Members with the high monthly family income;

k. Members with the high monthly expenses;

l. Members with high monthly savings;
m. Members who possessed high value of assets;

n. members who joined as members in SHGs to improve their status ;

o. Members who have medium period association with SHG’s;

p. Members who are the leaders of the groups, and

q. members from non graded group and

Two – way Table indicates that the relationship between the following factors and the perception of the members on the Economic Benefits derived by them because of membership in SHG is significant

a. Social category of the members;

b. Status of the members in their families;

c. Monthly family income of the members;

d. Average monthly expenses of the members;

e. Status of the members in their groups;

f. Reasons for joining as a member in SHG’s;

The results of Analysis of Variance indicate that there exists a significant difference in the mean scores between :

a. Members who belong to various social categories;

b. Taluk in which the members reside;

c. Members who fall under various occupational status;

d. Members with differences in their status in their families;

e. Members with differences in the level of monthly family income;

f. Members with differences in the average monthly savings;

 g. Members with differences in the source of awareness about the SHG concept;
h. Members who joined in SHG’s for different reasons;
i. Members with differences in their nature of savings;
j. Members with differences in their status in their groups;
k. Members with differences in the benefit received by them and,
l. members who have differences in the loan type received by them.

The result of Chi-square Test indicates that the understated factors significantly influence the Economic benefits derived by the members because of their membership in SHG.

a. Social category of the members;
b. Taluk in which the members reside;
c. Occupational status of the members;
d. Status of the member in their families;
e. Monthly family income of the members;
f. Status of the members in their group;
g. Average monthly expenses of the members;
h. Average monthly savings of the members;
i. Awareness source;

j. Reasons for joining as a member in SHG;
k. Mode of promotion of their group;
l. Status of the member in their groups;
m. Nature of savings;
n. Benefit received by the member and
o. loan type received by the member significantly influence the Economic Benefit derived by the members because of their membership in SHG.

The result of Karl Pearson’s Correlation reveals that;

The variable ‘period of association’ has positive and significant correlation with the social category of the members.

The variable ‘over all benefits’ has negative and significant correlation with social category of the members.

The variables ‘period of association’, ‘members status in their group’ and ‘loan type’ have positive and significant correlation with the taluk in which the members reside.

The variable ‘over all benefits’ has negative and significant correlation with taluk in which the members reside.

The variables ‘monthly family income’, ‘average monthly savings’, ‘over all benefits’ have positive and significant correlation with the occupational status of the members.

The variable ‘status of the member in their families’ has negative and significant correlation with occupational status of the members.

The variables ‘monthly family income’, and ‘value of assets possessed’ have negative and significant correlation with family type of the members.

The variables ‘monthly family income’, ‘average monthly savings’ and ‘value of assets possessed by members’ have negative and significant correlation with status of the members in their families.
The variables ‘average monthly savings’, ‘value of assets possessed’ and ‘period of association with SHG’ have positive and significant correlation with monthly family income of the members.

The variable ‘nature of savings’ has negative and significant correlation with monthly family income of the members.

The variables ‘value of assets possessed’, ‘period of association with SHG’ and ‘over all benefits derived by the members’ have positive and significant correlation with monthly savings of the members.

The variable ‘nature of savings’ has negative and significant correlation with monthly savings of the members.

The variable ‘period of association with SHG’ has positive and significant correlation with value of assets possessed by the members.

The variable ‘nature of savings’ has negative and significant correlation with value of assets possessed by the members.

The variable ‘loan type received’ has negative and significant correlation with nature of savings of the members.

The variable ‘value of assets possessed’ has positive and significant correlation with the taluk in which the members reside.

The variables ‘value of assets possessed’ and ‘period of association with SHG’s’ have positive and significant correlation with the occupational of the members.

The variable ‘period of association with SHG’ and has positive and significant correlation with the family type of the members.

The variable ‘period of association with SHG’s has negative and significant correlation with the status of the members in their families.
The variable ‘loan type received’ has positive and significant correlation with the status of the members in their families.

The variable ‘overall benefits’ has positive and significant correlation with the monthly income of the members.

The variable ‘overall benefits’ has negative and significant correlation with the members status of their group.

The Multiple Regression equation reveals that the independent variables viz., Age of the members, Marital status of the members, Family type of the members, Value of assets possessed by the members, Awareness of source, Reasons for joining as a member in SHG’s, Mode of promotion of the groups, Status of the members in their group, Grade status of the groups to which members belong, Nature of savings of the members, Benefits received by the members, Loan type received by the members have significant relationship with the dependent variable i.e., the perception on the Economic Benefits derived by the members because of their membership in SHG’s.

The result of the Stepwise Analysis indicated that the contribution of the significant variables to the Economic Benefits derived by the members because of their membership in SHG’s is 0.1675.

Path Analysis reveals that the variables ‘occupational status’ (0.2871) and ‘value of assets possessed’ (0.1119) have the highest positive and negative direct effects respectively to the variable namely perception of the members on the Economic Benefits derived because of their membership in SHG’s.

The Factor Analysis revealed that factors such as “Ensuring Economic Independence”, “Financial Self Reliance of Women” considerably contributed to the Economic Benefits derived by the members because of their membership in SHG’s.
5.3 SUGGESTIONS

The following are the suggestions offered by the researcher for the purpose of enhancing the social and economic benefits derived by the members of Self Help Groups because of their membership in Self Help Groups. These suggestions include those offered by the leaders and members of the groups also.

a). IMPARTING THE KNOWLEDGE ABOUT THE VARIOUS BANKING AND GOVERNMENT PROCEDURES TO THE MEMBERS

Because of their low level of literacy and inadequate level of awareness among the rural women, though it is the need for them, the rural women find it difficult to join and organise the SHG’s. The inadequate amount of exposure among the rural women on the SHG concept affects the formation of more number of groups. The women are not aware of the various procedures that they have to comply with for the promotion of the groups. But, the banks and various other government and non-government agencies can play a vital role in formation of more number of new groups especially among the women from rural areas.

Hence, it is suggested that the banks and other agencies have to motivate and focus their attention on organising the effective awareness programmes to the needy people to organise the SHG’s. Apart from this, the banks must consider offering adequate advance credit to these groups in order to fulfil their funds requirements. Uniformity should be maintained in formation and extension of financial assistance to them by banks in all blocks. Along with these, necessary steps to be taken for the purpose of simplifying the credit sanctioning procedure to these groups also. Bank officials and also the NGOs
must come forward to assist in imparting the knowledge about the various banking and governmental procedures to the members of SHG’s. Offering these types of training programmes create some kind of confidence among the members while approaching bank officials and other government agencies in order to fulfil their needs. It also motivates them to come forward and attain social independency. The increased awareness and confidence among the members of SHG’s will result in realising better social and economic benefits by them because of their membership in SHG’s.

b). CREATING AWARENESS ON VARIOUS SCHEMES TO THE MEMBERS OF SHG’S:

Due to illiteracy and lack of awareness, the Self - Help Group members are not able to reap the benefits offered by the various schemes and programmes that have been implemented by various government and non-government agencies for their betterment. It is to be noted that some of the Self - Help Groups, especially those working in rural areas, are not even availing Government subsidies due to their lack of awareness on the existence of such schemes. As a result, the members of the SHG’s are not able to avail the social as well as economic benefits because of their membership in these groups.

Hence, it is suggested that the members of the groups have to be given awareness in various areas especially in the areas like policies and programmes that are being implemented by the government for the promotion and effective functioning of SHG’s, availability of subsidies, financial assistances, roles played by the various promotional agencies, marketing potential etc., The agencies which are engaged in promoting the SHG’s, Government and non-government organisations should come forward to
formulate and implement effective plans for the purpose of improving the awareness among the members of these groups on the various benefits available to them and the schemes that are being operated for their welfare. By implementing these plans, the members of the SHG’s will be in a better position to know about the various schemes that are implemented for their welfare and benefits. The increased awareness among the members of the groups about the various schemes will result in effective functioning of the groups and the effective functioning of the groups will result in realising higher social and economic benefits by the members of the groups.

c). ASSISTANCE FROM GOVERNMENT AND NON-GOVERNMENTAL ORGANIZATIONS FOR MARKETING THEIR PRODUCTS

It is observed that the Government and Non-Governmental organizations are committed in the development of SHG’s. Providing financial assistance and training alone are not adequate enough to meet out the demands of the members of SHG’s. Lack of assistance for marketing of their products has been the vital issue for the SHG’s. Their lack of knowledge in various aspects requires the assistance from the various agencies for marketing of their products also. Creation of necessary marketing facilities and offering training on marketing of the products produced by the SHG’s will be very much helpful to the members of the SHG’s. Organising periodical exhibitions at block levels for displaying the products of SHG’s will facilitate the members to have the direct interaction with their customers and competitors. Similarly, meetings and seminars may be organised at various levels whereby the members will have an opportunity to hear the words of experts and also exchange their views. It is also suggested that the Government
may encourage regular purchasing of the various products from the SHG’s. In that case, SHGs can get bulk orders. NGOs can also collect orders for the products of SHG’s from different sources including government organizations. These kinds of supports from government and non-government organizations to the SHG’s will create better market for their products. The expansion of market for their products will result in increasing the revenue of the groups and the income of the individual members. The increase in income and benefits arising out of training will result in realizing higher level of social and economic benefits derived by the members of the groups.

d). TAKING STEPS TO INCREASE THE LOAN CEILINGS

It is found that revolving credit offered through Self - Help Groups to the members of Self - Help Groups is very low. These funds are insufficient for managing their business affairs. The members who are engaged in production and sales oriented activities are not in position to use new techniques of production and marketing because of inadequacy of funds. The members suffer from lack of finance for the expansion of their activities and some of the members are not even able to continue their business because of the inadequacy of funds.

Hence, it is suggested that Government should take positive steps for increasing the existing ceiling on revolving credit. It is also suggested that the track record on the past performance of the groups, their nature of activities and the potential for expansion of their business etc., have to be taken into account by the Government and other funding agencies including the commercial banks for determining the revolving credit limit for the groups. The increase in the quantum of revolving credit offered to these groups will
facilitate the groups to carry out their ventures in a more efficient manner. The efficient functioning of the groups will result in offering higher level of social and economic benefits to the members.

e). PROVIDING ADEQUATE QUANTUM OF PERSONAL LOANS

The basic purposes behind the formation of SHG’s are to improve the economic condition and standard of living of the members. Though through Self - Help Groups members are availing loan facilities, still they are facing financial problems and as a result it is not possible for them to raise their standard of living and economic conditions.

It is found that the banks offer only a nominal amount as loan to the members of SHGs which is not adequate enough to meet out their requirements and to enter into activities that will result in increasing their standard of living and economic conditions. Hence, it is suggested that banks must consider offering of various other types of loans such as Individual loan, housing loan, etc., to the members through Self - Help Groups. These types of loan assistances will positively result in fulfilling the financial requirements of the members of the groups and result in enhancing their living standards and economic conditions. The increase in the standard of living and economic conditions will result in realizing the higher level of social and economic benefits derived by the members because of their membership in SHG’s.

f). PROMOTING INCOME GENERATING ACTIVITIES

The groups are organized basically for social and economic betterment of the women and they are carrying out various forms of activities, especially economic
activities. These activities are carried out by the members with a view to earn profit. But it is found that most of the Self - Help Groups which are carrying out various forms of economic activities are not able to earn reasonable profits. These groups are offered with funds for carrying out economic activities and the funds offered to the members for this purpose are not used by them for these purposes and they use these funds for fulfilling their personal requirements. Hence, it is suggested that the members have to be properly directed and governed regarding the utilization of funds only for carrying out the specific economic activity. Apart from that, the members should be given adequate amount of training on the income generating activities in which they are going to be engaged. It will create confidence in them in carrying out that specific activity and avoid misuse and diversion of funds. The effective carrying out of the economic activities will contribute to realizing higher level of social as well economic benefits by the members.

g). PROMOTING THE CONCEPT OF ECONOMIC SELF – RELIANCE

Even though Self-Help Group members are earning they are not economically independent. Most of the rural women are struggling to run their families because of insufficient earning of their male family members and in most of the families financial decisions are taken only by male members. In this sense women lack financial self reliance.

Economic self-reliance of women plays a major role in the overall development of women. Once women are financially independent, it, becomes a path way to attain socio – economic empowerment. The role of Self-Help Groups to promote women owns income and their economic development is more. Hence, it is suggested that they must be trained to save part their income and to invest their funds in proper investments avenues.
h). **ENCOURAGE TO EMPLOY MODERNISED METHODS OF PRODUCTION**

Many SHGs members are concentrating on the production of home based products and they are carrying out their activities mostly in the small scale unit basis. Due to lack of training on modern methods, lack of awareness on the modern methods of production and insufficiency of funds for establishing new and modern methods of production, the members are not able to maximize the output and also not earning the desired levels of profit.

Hence, it is suggested that government and NGO’s must take necessary steps to offer proper training to members to adopt new methods of production, and government may arrange loan facilities to the women based on their membership in SHG’s to buy machinery on hire purchase and installment basis. This will support the members to enlarge their business unit and to produce better products both quality wise and quantity wise. When their products are able to compete with products of large scale units, they can easily find good market share in their products. Increase in sales will lead to expansion of their business and maximize the level of profits. Increase in income because of the expanded activity will result in realizing higher level of social and economic benefits by the members because of their membership in SHG’s.

i). **ENSURING EFFECTIVE INSIDE THE WORKING OF SHGS**

It is found that some of the groups are not performing well due to misunderstanding among group members due to lack of cooperation and knowledge about SHG principles. Some of the group members are working for their personal benefits. In some groups the loan disbursement is also not properly done.
It is found that in some groups, leaders are not properly recording the savings amount collected from their members, or they record lesser amount than what actually they have collected. They are misusing the revolving fund also. This leads to major problems. So proper accounting procedures have to be followed among all the Self - Help Groups in their financial aspects. Leaders and members must be given proper training in this regard.

The success of the activities of the group depends upon the performance, attitude, and cooperation among the group members. The NGO’s and Government must educate the main principle of Self - Help Group concept to the members. The members must voluntarily come forward to organise their group activities in an effective, smooth manner. The effective understanding and practicing of the principles of SHG’s by the members will improve the group’s performance and the members will be able to realize higher level of social and economic benefits.

j). TAKING CONSTRUCTIVE STEPS FOR DEVELOPING ENTREPRENEURSHIP SKILLS AMONG THE MEMBERS OF SHG’s

Even though women are engaged in business activities they are not fully equipped with entrepreneurial skills. Self - Help Group members are mostly engaged in various production related activates like making soaps, pappads, mats, cotton dresses, toys making, sweets preparation etc., and they are also engaged in certain service related activities like running tea shops and hotels, beauty parlors etc. Even though they are engaged in production related activities, they are not able to make use of the resources available to the optimum level. Most of the Self - Help Groups’ members are depending
only on Self - Help Group funds and they are unaware of entrepreneurial development cell and other entrepreneurial development schemes offered in order to promote women entrepreneurs. Hence, it is suggested that the members of the groups have to be offered entrepreneurial training for carrying out their activities in an efficient manner. The participation of the members in these types of programmes will help them to think creatively and bring to the market some creative products, which will have higher demand in the market, leading them to high profit in the business and attain greater success in their venture. Apart from these, successful women entrepreneurs should be encouraged to offer training to the members of the groups and it will motivate them to carry out their activities in an efficient manner. The successful carrying out of activities will result in realizing higher level of social and economic benefits by the members of the groups.


It is found that some conflicts exist between the members of the groups and the leaders. The factors like castism, personal conflicts, favouritism, location of residence etc., mostly contribute for such form of conflicts. The existence of conflicts between the leader and the members affects smooth and effective functioning of the groups. Sometimes it results in dissolving the groups or delay in making repayments or discontinuance of a member from the group. Hence, steps have to be taken for resolving the conflicts between the leaders and members in an effective manner, and resolving of such form of conflicts will result in smooth functioning of the groups. Hence, the
members of the groups have to be given adequate amount of counseling to settle down the conflicts that arise between them. These types of programmers will support members to come out of their personal worries, interpersonal problems and group problems. Good and smooth relationship between leader and the members will increase the performance of the groups and it enhances the involvement and participation of the members in all group activities with wholehearted commitment. The improved performance of the group and the existence of the smooth relationship will make the members to realize higher level of social and economic benefits because of their membership in the groups.

I). TRANSPARENCY IN FUNCTIONING AND VOLUNTARY COMMITMENT OF THE MEMBERS TOWARDS THE GROUP ACTIVITIES

It is found that some of the group members are unaware of their group transactions due to lack of formal education and conflicts among the group members. In some groups members are not given equal chance to participate and most of the decisions are taken by the group leader or one or two members. It is found that some of the groups are not following proper recording system. Group meeting, savings and distribution of loan fund are also not properly recorded. In certain groups the preferences are given to certain members and group leaders are also informally using the funds. Savings amount collected from the members are also not properly accounted.

Hence, the members of the groups must be the procedures that are followed for obtaining savings, distribution of loans, conduct of group meetings etc. It also requires active participation of all the members. The members must show adequate amount of interest in learning about the savings procedure and loan distribution procedure and other benefits offered by the government. The voluntary involvement of members in these
activities will result in efficient functioning of the groups. The increase in the efficiency in the functioning of the groups will result in realizing higher level of social and economic benefits by the members.

m). BOOSTING THE SELF CONFIDENCE AMONG THE MEMBERS

“One important key to success is self-confidence.” Self-confidence is extremely important for women in almost every walk of life. Women who lack self-confidence can find it difficult to become successful. Self-confident women inspire confidence in others: their audience, their peers, their bosses, their customers, and their friends and gaining the confidence of others is one of the key ways in which a self-confident person finds success.

But it is found that most of the Self - Help Group members lack confidence. They find it difficult to come out and participate in group meetings and to express their views. Lack of formal education and male domination are the main reasons affecting women’s development. There is a need to promote self-confidence among the members to attain self-reliance and independence. Awareness must be created among the women regarding the need for education and women self-employment. This will help them gain self-confidence. Gaining confidence because of their membership in SHGs will result in realising higher level of social and economic benefits derived by the members.

n). ADEQUATE ENCOURAGEMENT TO BE GIVEN TO THE LEADERS

Self - Help Groups are managed by their leaders and they are elected by the members from among them. The leader of the concerned group assumes the responsibility of effectively managing the affairs of the group and smoothly coordinating
the activities the groups. For the responsibility assumed and for the additional work performed by the leaders, they are not additionally remunerated or not given the privilege of availing additional loans.

Hence, it is suggested that the leaders must be given some financial incentives for their work and assumption of responsibilities. This type of reward and recognitions will encourage their active participation and involvement in putting forth the activities of the group. They must also be offered awards and appreciations based on their performance and group activities. It motivates the leaders to work more for their team members’ socio-economic development. The same will also result in providing courage and encouragement to the remaining members to assume the role of the leader of the group. The members will derive the social benefits because of the rewards and recognitions for being the leader in the groups and will derive economic benefits by means of getting incentives and an opportunity offered to her for availing additional loans.

o). LEADERSHIP DEVELOPMENT/CAPACITY DEVELOPMENT

It is found that certain groups are not functioning successfully due to ineffective performance of the leaders. The leader must possess the required leadership qualities. But it is found that most of the women are housewives and they are spending most of their in household activities. They are not aware of effective management of their group and are not working for the development of their team members. Their responsibility is limited only to the distribution of funds and collecting their savings and more than that, they are not concentrating on the socio-economic development of the team members. So the leaders must be given effective training and NGOs and banks have to arrange capacity
development programmes to leaders. In order to maintain a balance between knowledge and confidence of the members, it is hereby suggested to rotate leadership roles among group members. It also helps in sharing of work and responsibility. The effective functioning of the leader will enhance the efficiency in the functioning of the groups and the same will result in realizing higher level of social and economic benefits derived by the members of the groups.

p). PARTICIPATE IN VARIOUS SOCIAL DEVELOPMENT ACTIVITIES

Every woman is a social being. Her worth is valued based on what she does for the society and how she deals with others. Every Self - Help Group must have socially related goals. Hence, there is a demand for participation in various social development activities by the members of SHGs. They can take part in the various social development activities such as Anti-Child marriage, Abolishing child labour, Promoting widow marriage, etc. But most of the groups working in the rural areas are not actively and actually participating in these types of social development activities. In the group meetings also these issues have not been discussed among the members. Hence it is suggested that the Self - Help Group members and leaders must come forward to participate in the social development activities and they must work for the overall development of women. The active involvement of members in various social development activities will result in realizing higher level of social benefits by the members of SHGs.
5.4 SCOPE FOR FURTHER RESEARCH

The following are the areas relating to the present study and further researches can be undertaken in these areas:

(a) A study can be undertaken to assess the social and economic benefits derived by the members between various districts of Tamil Nadu.

(b) A study relating to the Economic enhancement of members after becoming the members of Self - Help Groups can be undertaken in Coimbatore District and in other districts in the state of Tamil Nadu.

(c) A study can be undertaken to assess the utilization of Micro Credit by the members for their Social and Economic Betterment and Fulfilment.

(d) A study on the improvement of living standards of the members because of their membership in Self - Help Groups can also be made.

(e) A study can be conducted to compare the Social and Economic Benefits derived by the Members and Leaders of the groups.

5.5 CONCLUSION

The present study carried out by the researcher has been a rewarding experience in the sense that it has assessed the level of social benefits and economic benefits derived by the members of Self - Help Groups because of their membership in these groups and factors that influence the social and economic benefits derived by them because of their membership in Self - Help Groups. Women play a paramount role in the socio–economic development of a country. In fact, the pace of economic development of a country can be accelerated by enhancing the status, position and living conditions of
women in a country. In all societies, women had to struggle to uphold their political, economic and social rights, upgrade their social role and status, and participate in production and management. However, this struggle still continues despite all improvements and welfare activities. In most of the developing countries today, more and more emphasis is laid on the need for development of women and their active participation in the main stream of development process. Therefore, it is important and utmost necessary to make women, especially rural women, empowered in taking decisions to enable them to be in the central part of any human development process. The empowerment of women is also considered as an active process enabling women to realize their full identity and power in all spheres of life.

At present Self - Help Groups are widely used as an instrument to empower women socially and economically. They are becoming aware of power relations operational in their lives and are gaining in self-confidence and strength to challenge gender inequalities. They are coming out of the vicious cycle of debt due to gains made by Self - Help Groups through Income Generating Activities and increase in bargaining power. Women are contributing to themselves and to their society by organising themselves in Self - Help Groups under various Joint Forest Management Groups and other development schemes. Once Socio - Economic empowerment is achieved, it would have significant implication on the overall development of women. The economic contribution of women has been found to be related to their role and status in the society. Economic independence facilitates in bringing about gender equality, and increase in women’s income translates more directly into family wellbeing. Therefore, enhancing
income earning opportunities through the formation of Self - Help Groups is a viable pathway for empowerment of women. It is hoped that studies of this type and the suggestions offered through this study will be very much useful to the members of Self - Help Groups to reap a higher level of social benefits and economic benefits because of their membership in Self - Help Groups. The study will also be useful to the policy makers of the country in a sense that the suggestions offered through this research could be considered while formulating and implementing the policy and procedural aspects with regard to Self - Help Groups. If the study could be useful to the members of Self - Help Groups and policy makers, for making such an attempt, the researcher shall feel that she is amply rewarded.