CHAPTER - V

A SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 A SUMMARY OF FINDINGS

This chapter is devoted to recapitulate the main findings and conclusions of the study and to offer some suggestions for improving women empowerment through self-help groups.

- It is important to note that majority (43.0%) of the respondents belong to middle aged group (35-45 years).
- Moreover majority of respondents have had education up to school level (66.6%)
- From the respondents’ profile we understand that most of them (91.4%) were married and they joined SHGs because they wanted to have more financial assistance to meet the family commitments.
- It is interesting to note that most of the respondents belong to backward community (63.4 percent) belonging to Hindu religion (86.8 percent).
- Generally the respondents revealed that they have a small family (77.2 percent) and both husband and wife are earning members (54.2 percent) this has helped them to borrow money from SHGs and manage to repay the loan.
- We also understand that most of respondents are housewives (42.6 percent) and they live in their own house (78.2 percent) when most of them are labourers (37.8 percent) it is difficult to accept the findings that say most of them live in their own house.
- A majority (39.4 percent ) respondents belong to family monthly income band of Rs 5000-Rs 10,000.
- A majority (80.2 percent) of respondents belongs to rural area
- A majority (74.6 percent) of respondents belongs to less than 20 members groups and was formed in the year 1998-2009 (49.2 percent).
- A majority (57.6 percent) of respondents have become member of SHG for 1 to 3 years.
• A majority (52 percent) of respondents acquired knowledge on SHG through friends/relatives.
• A majority (47.2 percent) of respondents are doing production related business in their SHG, such as pickle production, snack manufacturing, and handicrafts.
• A majority (52.8 percent) of the respondents borrowed from bank for more than 2 times.
• A majority (90.4 percent) of respondents repaid loan regularly, which is the main reason for the success of the SHGS.
• A majority (50.8 percent) of respondents were opined as low income is a primary criteria to become a member of SHG.
• A Majority (62.8) percent of respondents do not have any other the family members involved in SHG. Hence, the major part of SHG participants are need based members and the motivation behind member is to increase their financial status.
• A majority (70.8 percent) of the respondents were members in the group and 93 percent of respondents agreed that their group has been organizing weekly meeting (72 percent) and they attend meeting regularly(61 percent).

PERSONAL EMPOWERMENT

• About 25.2 percent of respondents accepted that the membership in SHG has improved their financial position and started saving.
• Most of the respondents (90 percent) felt there was transformation in the communication process and many admitted that they could not raise any doubt when talking to strangers (68.6). Generally the respondents felt that their standard of living had gone up to a certain extent (66.4 percent).
• In chi-square analysis shows that out of eighteen factors, eleven factors such as age, type of family, number of family members, number of family earning members, occupation before joining SHG, father’s / husband’s occupation, family monthly income, nature of business, borrowing habit, regular repayment and position held in SHG have relationship with Personal empowerment through self-help groups.
• The remaining factors such as educational qualification, marital status, community, religion, type of residence, place of residence and duration of membership are not significance relationship with Personal empowerment through self-help groups.
• The factor analysis confirms almost all factors considered for Personal empowerment have found influence. Among the list of factors considered for the study living standard improved has extracted high value (.706). Hence living standard provides more support for Personal empowerment through SHG.

ECONOMIC EMPOWERMENT

One of the improvements that happened in the life of SHG women was that they have become economically better off than before.

• About 39.8 percent of the respondents admitted that their earnings in the family were insufficient to meet the demands of the family. This fact has been supported by the answers of 72.4 percent of respondents. They said they enjoyed better standard of living after joining SHG and their earnings were sufficient to meet the needs of the family.
• About 49.4 percent of the members earned between Rs.30000-Rs.70000 after joining SHG.
• About 93.2 percent of the respondents had already developed the saving habit and were borrowing money (80.2 percent) from banks and repay regularly (95.3 percent)
• In chi-square analysis shows that out of eighteen factors, twelve factors such as age, religion, type of family, number of family members, father’s / husband’s occupation, type of residence, family monthly income, place of residence, duration of membership, nature of business, borrowing habit and position held in SHG have relationship with Economic empowerment through self-help groups.
• The remaining factors such as educational qualification, marital status, community, number of family earning members, occupation before joining SHG. And regular repayment has not significance relationship with Economic empowerment through self help groups.
• In Crosstab analysis the comparison between pre-SHG and post-SHG earnings showed significant increase in the income of women. About 70 percent of the
respondents who were not earning much had started increasing their income after joining SHG. It is concluded that the motivation given by SHG is considerably significant in the field of economic empowerment.

- ‘t’ Test result shows that the post-SHG annual income had considerable increase (24.87 percent) among the members. It was also observed that annual expenditure of these members had considerably increased by 21.79 percent. Most of their income was spent on the basic needs and a little amount was saved periodically.
- The factor analysis confirms that all factors considered for analysis showed positive sign towards economic empowerment. One important factor about financial burden of the family which could be shared by SHG members (high value .809) proves that they enjoyed economic empowerment after joining SHG.

**SOCIAL EMPOWERMENT**

- One important aspect of the SHG members is general awareness about the kind of help offered by Government (75 percent). One encouraging change is about the knowledge of banking systems (70.2 percent), (77 percent) rate of interest and bank transactions. Generally the SHG members got family support for SHG activities (94 percent). Moreover about 63.4 percent of respondents received financial support from rest of their family members, improving social and personal relationship within the family.
- Their communication skills improved as they become SHG members and started discussing their problems and opinions in the meetings. In short, most of the members felt they were accepted by the family members and society. This definitely is a sign of good social empowerment achieved by member after joining SHG.
- A majority (49.2 percent) of respondents agree that there is an enhancement in collaborative attitude and 85.8 percent of the respondents highly react to social evils like child labour only after joining SHG.
- In chi-square analysis shows that out of eighteen factors, eleven factors such as age, number of family earning members, occupation before joining SHG, father’s /
husband’s occupation, family monthly income, place of residence, duration of membership, nature of business, borrowing habit, regular repayment and position held in SHG have relationship with Social empowerment through self-help groups.

- The remaining factors such as educational qualification, marital status, community, religion, type of family, number of family members, type of residence have not significant relationship with Social empowerment through self-help groups.
- In ‘t’ test the social evil factors considered for this study found significant difference in pre-SHG and post-SHG scenario and Post-SHG has played influencing role with structural transformation of the respondents.
- The factor analysis confirms almost all factors considered for Social empowerment are significant. Among the list of factors considered for the study able to communicate with Government officials extracted high value (.650). Hence free communication with Government officials determines more support for Social empowerment through SHG.

RELATIONSHIP BETWEEN PERSONAL, ECONOMIC AND SOCIAL EMPOWERMENT

- ANOVA was computed between dimensions of empowerment such as Personal empowerment, Economic empowerment and Social empowerment of the respondents. Among that the Personal empowerment extracted high score, which means that the personal development was more through SHG than other dimensions.
- In regression analysis, also confirm that among empowerment dimensions, Personal empowerment (66.1%) has found high level linear relationship with overall empowerment.
PROBLEMS OF SHG

- Most of the members accepted that (60 percent) there was some problem in one or two of these factors mentioned in the interview schedule. However, the problems was not series ones as expressed by members (78 percent).
- Generally speaking, 42 percent of members did not get family support, 44.2 percent of them did not get sufficient bank loan, 41.4 percent faced administrative problem and poor inventory (44 percent) and lack of accounting knowledge were another main problems expressed by the respondents.

- In correlation analysis proved that there was problems under four broad categories - socio-personal problem, economic, administrative and production problems. The result also proved that there was considerable amount of problems in the areas mentioned above and it is concluded that there was relationship with one another and so the problems were interdependent, if there was problem in one area, it affected the other areas too.
- Regression analysis pointed out that the problems were related to the members’ poor education, lack of family support and risk bearing capacity. However, most of the members enjoyed better personal and family relationship because of financial help offered by SHG.
- Cluster analysis exhibits scattered mean problems among randomly classified 3 clusters. The result confirms, except administrative problems, all other problems are known as common problems.

5.2 SUGGESTIONS

The following suggestions have been made by the researcher based on the findings of the study:

- It is observed from the study that a majority of respondents were middle-aged (43 percent) The authorities must concentrate on young women and enroll them into new SHGs to promote entrepreneurship and empowerment in young women.
• The education level of majority (66.6 percent) of respondents is school level. Many dropouts from the school and those women with college level education could be given specialized training to improve them and help them to start their own business. This will include all women with different educational level and make them benefit from SHGs.

• As most of the respondents are married (91.4 percent), we can concentrate on unmarried girls and explain to them how membership in SHG will improve their social status and financial position by talking to the parents.

• Moreover, respondents generally belonged to backward community (636.4 percent) of Hindu religion (86.8 percent); we can concentrate on such belonging to other religions - Christians and Muslims. Moreover, girls belonging to SC/ST sections could be concentrated for future membership.

• A majority (80.2 percent) of respondents are from rural areas. Encouragement must be given to urban and semi-urban areas to join in SHGs.

• Problems expressed in correlation analysis about Social empowerment can be improved by educating the members in the awareness meetings and by giving them training in maintenance of accounts and production and marketing their products.

• The government SHG and NGO’s must create awareness about the benefits of SHGs to non-members. This will lead to the formation of new SHGs in both rural and urban areas.

• Moreover nationalized banks must encourage SHG members to start accounts in their respective branches and guide them to follow the formalities for getting loans and repaying the loan at appropriate time.

• In order to develop the leadership qualities in SHG, the official position within the group must be given by rotation. This will encourage other members to develop interpersonal skills.

• Group leaders must help other members to maintain accounts and offer necessary help their social psychological problems prevalent among members.
It is concluded that majority 60 percent of respondents did not agree that the problem exists in SHG but the rest of them (40 percent) found that there were some simple (78 percent) problems. It is suggested that mostly SHG members should reduce their conflicts to extract best result and to become a successful earning group with team sprit.

5.3 CONCLUSION

The study is undertaken to analyze the women empowerment through SHG’s in the Tirupur district. It was found that the income of the women increased after joining the SHG’s. So that monthly household expenditure also rose by a considerable level but the savings are increasing at slow rate, because the incremental expenditure is higher. Mostly they are spending for basic needs-food, clothes, and education of children. The good practice of women SHG’s in the study area is repayment of loan in time. Most of the members are relieved from financial dependence and given importance in family decision after joining SHG. For most of the members living standard has improved and their structural transformation has also been found significant difference between pre SHG and post SHG membership.

The detailed analysis has showed that SHG members achieved moderate success in personal, economic and Social empowerment. However, most of the areas need improvement.

The potential of the women SHG’s members at present is not fully tapped and utilized for the community. If the SHG members understand their proper role in the various activities of the community, social and economic fields, they will be able to plan, mould and activate various programmes for the betterment and the development of the community.

In order to implement various new projects, there is a need for massive support from the state and central government, NGO’s and the international donors in this regard.