CHAPTER - VI
SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION
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6.1 Introduction

The present study symbolizes the outcomes of investigation on ‘Micro finance vis-a-vis the women empowerment’ – A study with special reference to working of SHGs in Davanagere District. The research study highlights the Self-Help Groups are playing very significant role in the process of empowerment of rural women in the study area. Self-Help Group as a means, run towards the empowerment of rural women and has examined the nature and magnitude of women empowerment through SHGs in Davanagere District. The socio-economic background of the SHGs members, the organizational setup of SHG, influence of agents to join the groups, micro-financial services to SHGs and members, etc. were the issues dealt in the study. Training programmes conducted for capacity building, skills awareness, income generating activities etc., has been examined in order to assess the degree of socio-economic up-liftment. Trainings imparted to the Self Help Group members developed and build the self-respect, self-esteem and Self-confidence of the beneficiaries. In nutshell, it is perceived that SHGs in the sample area have tremendously helped for the empowerment of rural women in Davanagere District. With these outlook the summary of findings, problems encountered while accessing the financial services by the respondents and suggestions to overcome the challenges are described in this concluding chapter.
6.2 Summary of Findings

1. The analysis of the study concerned with age wise distribution of the SHG members, found that majority of the respondents are in the age group of 25-34 years i.e. around 55 percent, followed by 25-44 years, and below 25 years. Only 7 percent of the respondents are in the age group of 45 years and above.

2. 46.72 percent of the sample members belongs to OBC, SC category respondents constituting 24.41 percent followed by ST and other category respondents.

3. Majority of the respondents belongs to Hindu (i.e. 76.90 percent) community, followed by Muslims and Christians with 19.69 percent and 3.41 percent respectively.

4. In terms of literacy status, about 45 percent of the respondents are illiterate, 27.56 percent of the respondents studied up to primary level, 17.59 percent of the respondents are with secondary level of education and only around 10 percent of the respondents studied above secondary level.

5. 86 percent of the respondents are married, 8.66 percent of the respondents are widow and only a little percentage of the respondents are divorced and single.

6. 91.86 percent of the respondents are having own houses and the majority of the respondents are living in Thatched houses (42.57 percent), followed by 24.86 percent in permanent structures, 19.42 percent in Pucca houses and 10.86 percent of the respondents are living in houses with modern
facilities. And around 8.14 percent of the respondents are living in the rented houses.

7. Majority of the respondents (68 percent) are landless. Among land owned respondents, around 28 percent are a land holding below 5 acres of land, and only a few respondents are having more than 5 acres of land holding.

8. Majority of the respondents’ (i.e. 41.48 percent) family income ranges between ₹.3001 to ₹.4000 PM, around 30 percent of the respondents’ family income is below ₹.3000, followed by 17.32 percent of the respondents’ family income ranges between ₹. 4001 to ₹. 5000 and rest of the respondents’ family income is above ₹. 5001

9. The monthly expenditure of the majority of the sample respondents is in the range of Rs.2, 500/- to Rs.5, 000/-. 

10. The SHGs are formed active participation in the study area since last 4-5 years. The result of the study shows that majority of the sample respondents are members of the SHGs for the last 4-5 years. A small percentage of the sample respondents are SHGs members since last 5 to 10 years.

11. Around 30 percent of the respondents have been motivated by friends/neighbours in joining the SHG. 22 percent of the sample respondents are motivated by NGOs in joining SHG, 20 percent of the sample respondents are motivated by group leaders, followed by 19.17 percent and 10.50 percent of the sample members are motivated by Officials and self/family members respectively.
12. The analysis of Garret Rank shows that, to meet household expenditure is placed rank 1st followed by sustaining empowerment rank 2nd, saving habits placed 3rd rank etc.

13. Around 77 percent of the respondent’s attended training programmes and remaining 23 percent have not attended any training programmes.

14. About 56 percent of the respondents reported that training is useful, around 27 percent of the respondents have opined that the trainings are somewhat useful, followed by 11.27 percent and 6 percent of the respondents have reported that trainings are very much useful and not useful respectively.

15. The majority of the respondents have attended the training to acquaint with record maintaining and income generation activities, around 45 percent of the respondents have attended the training regards to conduct of meeting, 37 percent of the respondents have attended training in relation to banking activities.

16. 40 percent of the respondents are involving in community development activities, 23 percent of the respondents have been participating in all the activities of Mahila Mandala, 20 percent of the respondents have not participating in any social activities they are involving in group meetings, and nearly 8 percent of the respondents have been involving actively in initiating and planning activities.

17. Visiting of different institutions/ places by the respondents, it is improved with the participation in the group prior to the joining of the group.

18. About 60 percent of the respondents have taken loan from the group, 15 percent of them are availing loan from the NBFCs, 14 percent are getting
loan from the Banks and rest 4.46 percent of them are availing the loan from the money lenders.

19. The majority (56 percent) of the respondents are not getting credit in time and remaining them are getting loan in time. Thus, it can be concluded from the results that, still the people with poverty are not getting credit in time.

20. Around 51 percent of the respondents are repaying the loan amount on schedule, 35 percent of the respondents are fully repaid their loan amount and rest 14 percent of the respondents have not yet repaid the loan amount. Further the respondents have reported reasons for delay in repayment of the loan such as, losses in business activity, delay in their sales realisation and they use the loan amount for their house hold expenses are the main reasons for not repaying of their loan amount in time,

21. Around 42 percent of the respondents taken loan for the agriculture and allied activities, about 30 percent of the respondents availed loan for small business and 16 percent of the respondents have availed loan to meet their family expenses.

22. The majority of the respondents reported that credit facilities are improved after joining SHGs. Improvement in credit facilities is not uniform in all the sample villages.

23. 78 percent of the respondents have reported that the employment opportunity have been improved after joining the SHG.

24. Around 59 percent of the respondents have been started income generating activities in the study area.
25. The Majority (65 percent) of the respondents have reported the medical facility is improved and they are accessing medical facility easily. It is clear that the access of medical facility is improved than before.

26. Income level of the respondents has been improved as prior to participation in the group, health facility is improved and knowledge and literacy level of the members have been increased after participation.

27. The availability of financial facilities and services and also the habit of the members regarding financial activities have been changed than before. Inclusion of women in financial activities increased as the result of SHGs.

An analysis of suggestions made by the sample respondents reveals that majority of the respondents suggested that the loan amount should be increased so as to enable them to venture into viable economic activity without any constraints. It is further found that majority of the respondents expressed that training programmes should be inculcated directly to the members rather than group leader.

6.3 Implications of the Study

In order to make the self-help groups economically viable and more functional in nature and to integrate women into the mainstream of development rather than adopting exclusive policy initiatives. On the basis of the findings of the study following suggestions have been offered which would help to improve the functioning of the Self-Help Groups and in turn enable women folk empowered.

Government should encourage and support group approach and create favourable policy environment for SHGs.
There is a possibility of loss of resources of the poor if not protected adequately against any possible crisis. So there is an urgent need to streamline the norms that regulate the micro-finance initiatives in the country.

Course curriculum, training venues and duration of training programmes for women should be planned in consultation with the groups and develop the same on the basis of local need and demand.

The literacy level of rural women is being low and hence efforts should be made to enhance the literacy level on priority in the study area.

There could be an established media advocacy mechanism for highlighting grass-root level issues pertaining to Self-Help Groups and micro-credit.

Governments should make rural mass realize that the SHGs are the main source of rural employment generation and support in initiatives the same to solve the problem of rural employment.

Government should come with a special policy to create a separate cell for solving problems of SHG.

More emphasis should laid on the training programmes so as to create awareness about the different types of activities like income generation activities and capacity building.

The banks should operate with little liberal approach with the members for the procedural compliances for availing financial assistance.

Banks should inform the SHG about the new schemes.

SHGs should try to function independently instead of depending on NGOs/Officers for their effective functioning.
A SHG should not only concentrate on the growth of the group, but also on active involvement in the essential societal issues like health, sanitation, education, literacy etc.

Groups should be aware of salient government schemes and should make the best use of the same for the development.

The SHG members are advised to utilize the credit only for the purpose for which it is availed.

The members should undergo training in order to educate and sensitise themselves about the utilization of credit properly.

Cooperation among members, particularly in repayment of loan is the best way to get success in their scheme.

The members have to select their activities keeping in mind the availability of raw materials, sufficient financial assistance, marketing facilities and demand for the products.

**Conclusion**

Women constitute half of the population and contributing substantially for the socio-economic development of the families and the nation as a whole. However, this contribution was recognized in domestic spheres and not accounted in terms of economy. Most women in India are dependent on land based livelihood than men. Yet they have less access to land ownership and other property, credit facilities, income generating programmes and live in abject poverty. The concept of human poverty has been well defined by Nobel laurite Dr. Amartya Sen as a kind of economic insufficiency, as an absence of certain capabilities and skills, as
a political and economic exclusion. For the empowerment of women in every field, economic independence is of paramount importance.

Several development programmes have had their share in bringing about change and development in the lives of disadvantageously placed women. The study focused on the empowerment of women in socio-economic status and emphasised how the SHGs influence on poverty alleviation and financial inclusion in the study area.

The socio-economic condition of the members has been significantly improved as compared to before participating in SHGs. The study further revealed that participation of women is a main ingredient for the successful empowerment. In the present study use of some indicators like having Bank account, savings, credit facility, availability of banking facilities etc. were being made to measures the financial inclusion, the availability of financial facilities and services and also the habit of the members regarding financial activities have been changed after joining the SHGs.

To measure the poverty use of indicators like, level of income of the respondents, access to health facilities, literacy level and knowledge and awareness of the respondents were being made. The results of the study indicate that the income level of the respondents has improved, availing of health facility and knowledge and literacy level of the members have been increased in the study area. The analysis of the data confirms that the condition of the women member has improved in the study area as a result of SHGs.
Mainstreaming an empowerment approach in micro-credit will inevitably involve a significant change in attitude, change in work practices and challenging vested interests. Flexibility to women needs and deciding the best ways of combining empowerment and sustainability objectives can be done by using participatory techniques on the basis of extensive consultation with the women themselves. There is a need of strategies and a process of negotiation between women and development agencies provide an enabling environment for women to be participants in their own development processes. Nevertheless, the standard of living of the underprivileged women is significantly improved after joining the SHGs in the study area and they were realized the need and importance of the empowerment after joining the groups.

**Direction for further studies in the field**

- A comparative study can be undertaken on samples of OBC, schedule castes and schedule tribes of similar education and economic background.
- Similar study may be undertaken on women empowerment through NGO interventions.
- A comparative investigation can be undertaken to know the life styles of SHG beneficiaries before and after joining in the self-help groups.