CHAPTER–VII

SUMMARY OF FINDINGS AND CONCLUSION

The present study consists of seven important chapters. The first chapter is the introduction and explains the design of the study. The second chapter provides the basic concepts and the review of previous studies. The third chapter traces the historical development of Self Help Groups. It also explains the functioning of SHGs in the rural areas, town panchyats and various blocks in the district of Thoothukudi. The fourth chapter deals with the socioeconomic profile of the respondents and their entrepreneurial competencies and their involvement in their organizations. The fifth chapter deals with the empowerment gained by women in terms of leadership, decision making, personality, economic, social, managerial, political and legal developments in the pre and post income generating activity periods. Further, the association between the profile of the respondents and their empowerment are also discussed. The sixth chapter discusses the empirical evidences of the members’ attitude and problems faced by the members in their income generating activities. The seventh chapter being the concluding chapter is devoted to the summaries of the major findings of the study. Wherever possible, suggestions have been offered for solution of the problems faced by the Self Help Groups.

OBJECTIVES

The following are the major objectives of the present study:

1. To identify the profile of the SHG members and their entrepreneurial competency and involvement.

2. To evaluate the various forms of empowerment among the SHG members at both pre and post income generating activity stages.
3. To study the overall attitude towards the income generating activity among the respondents and to identify the problems encountered by the SHG members in managing their IGAs.

4. To offer suggestions based on the findings of the study.

**SAMPLING PROCEDURE**

This study is confined to Thoothukudi district of Tamilnadu state, which comprises 12 blocks with 1012 women SHGs that have received assistance for economic activities under SGSY scheme registered with Tamilnadu Corporation for Women Development under the guidance of NGOs. In order to evaluate the empowerment level among SHG members and to examine the impact of the entrepreneurial competency and the involvement, income generated through enterprise activity, 25 percent of women SHGs were randomly selected from the list (i.e. 1999 – 2000 to 2008 – 2009). This was obtained from Mahaliar Thittam, Thoothukudi.

The sample of the study was arbitrarily determined as two members from each group, i.e. the leader of each group and the member who most actively participated in enterprising activities were selected. The total number of the sample size constituted 506 member respondents. The total sample respondents were grouped into four on the basis of their duration of membership in SHGs, 2 years (Group I), 2 – 4 years (Group II), 4 – 6 years (Group III) and above 6 years (Group IV). Since the present study is mainly based on primary data, an interview schedule was prepared which consisted of four important parts. The first part covers the profile of the SHG members which includes all the socio, economic, psychological profiles of the members and their enterprise experience. The second part of the interview schedule includes members’ involvement in SHGs activities,
entrepreneurial competencies and enterprises involvement. The third part of the schedule consists of various forms of empowerment among the members related to leadership, decision-making, personality, economic, social, managerial and political and legal empowerment. The final part of the schedule covers the overall attitude towards income generating activity and the problems faced by the members in managing their enterprises.

**The Profile of SHGs in Thoothukudi District**

The Thoothukudi district consists of 12 blocks. The numbers of groups formed in this district up to 31st March 2011 are 16213 Self Help Groups.

The total SHG members in the district as on 31st March 2011 is 2,59,653. The average member per group varies from 15.26 to 17.62 in Thoothukudi district.

The total number of revolving fund availed by groups from 1999-2000 to 2009-2010 were 10,934 lakhs and the amount disbursed as subsidy was Rs.10.934 lakhs. The number of members who got training under entrepreneur development programmes was 16,670 up to 2009-2010.

The number of women self help groups that availed economic assistance for IGAs under SGSY scheme were 1012 groups during 1999-2002 to 2008-09 i.e. the study period. The total economic assistance disbursed as financial assistant under SGSY were Rs. 1114.459 lakhs and the bank loan given was Rs 1603.661. The total economic assistance during the study period was 2718.120 lakhs.

The higher number of SHGs in the district is seen in Thoothukudi block. It is followed by Ottapidaram and Vilathikulam blocks. Less number of SHGs are seen in the case of Tiruchendur block. The total numbers of NGOs working with Mahalir Thittam
(TNCDW) in the district are 12. The numbers of SHGs formed in rural areas are higher than in urban areas.

The important activity done by the SHGs under IGAs in Thoothukudi district are dairy development, value added fish products, animal husbandry, palm related products, renting cooking vessels, furniture etc, supermarket and petty shops, readymade garments, food processing like masala powder, pickles, sweets and bakery products, tailoring service, charcoal, lease land farming, matchbox industry, paper bag, jute bags, book binding and pad, handicrafts, canteen and catering service, soap making, simple chemicals and solid waste processing. Other activities include construction work material supply, xerox, browsing unit etc.

**The Profile of IGAs Respondents**

The IGA respondents selected for the present study is classified into Group I, II, III and IV on the basis of their duration of membership in SHGs. The important duration of groups is the Group-III and Group-IV respondents. The most common religion among the respondents is Hinduism. The important castes among the respondents are the backward and the schedule caste tribes.

The dominant age group among the IGA respondents is below 25 years and 25 to 35 years. The most common age group among Group-I and Group-II member is below 25 years and among Group-III and the Group-IV, also it is the same. The common level of education among the respondents is high school and middle school which is commonly seen in all the four groups of respondents. The most common marital status among the respondents is ‘married’ and ‘unmarried’. The most important marital status among
Group-I and Group-II respondents is ‘married’ and among Group-III and Group-IV respondents, also this is ‘married’.

The important family type among the respondents is nuclear type. The important family size among the respondents is 3 to 5 and 6 to 8 members. The most important family size among all the four groups of respondents is 3 to 5. The most frequent number of children per family among the respondents is two which is commonly identified in all the four group of respondents. The most common occupational background among the respondents is daily wage earner and unemployment. The most common occupational backgrounds among Group-I and Group-II respondents are daily wage earners and unemployment respectively. Among Group-III and Group-IV respondents, also this is the same.

The most common loan amount borrowed by Group-I and II respondents is Rs.30001 to 40000 and among Group-III and IV respondents, also it is the same. The most common years of activities among the Groups I and II members are less than 1 year and 1 to 3 years respectively and among Group III and IV of respondents, these are 3 to 5 and above 5 years respectively.

The common nature of activity among the respondents is permanent. The most common nature of activity among the Group-I and II respondents is seasonal and among Group-III and IV respondents it is permanent. The common structure of enterprise among the respondents is individual production. The most common structure of enterprise among Group-I respondents is group production whereas among other groups of respondents, it is individual production. The common methods of marketing among the respondents are home delivery and street vending. The most common methods of
marketing among Group-I and III are home delivery and sheet vending whereas among Group-III and IV respondents they are street vending; and giving to selected shops respectively.

Majority of the respondents have attended SHG orientation programmes. It is followed by awareness training. A high number of Group-IV respondents have attended management training compared to the other three groups of respondents. Most of the members consider that the training programmes are useful and somewhat useful.

**Pre and Post IGA Period Scenario**

The common personal income among the respondents at pre-IGA period is less than Rs.500 per month. The most common personal income among Group-I and Group-II respondents at pre IGA period is Rs.500-1000 per month and less than Rs.500 per month respectively. Among Group-III and IV respondents, it is less than Rs.500 per month. At the post IGA period, the common personal income among the respondents is Rs.2000-3000 per month. The most common personal income among Group-I and II respondents is below Rs.1000 per month whereas among the Group-III and IV respondents, it is Rs.2001 to 3000 per month respectively. A significant increase in the personal income among Group-II, III and IV respondents has been noticed from pre to post IGA period.

The common level of savings among the members at pre IGA period is less than Rs.50 per month. The most common level of monthly savings among the Group-I and II respondents is nil at pre IGA period whereas at the post IGA period, these are Rs.150 to 200 per month and Rs.201 to 250 per month respectively. Among Group-III and IV respondents, the common savings level at pre IGA period is less than Rs.50 per month.
whereas at the post IGA period, it is Rs.251 to 300 per month. A significant increase in savings from Pre to Post IGA period is seen among all the four groups of respondents.

The most common levels of material possession among the respondents at pre IGA period is nil and less than Rs 10,000. The most common material possession among Groups I and II respondents is nil. Among Groups III and IV it is also nil. At the post IGA period, the most common material possession among the respondents is Rs 30,000 to 50,000 and Rs 50,000 to 70,000. The most common worth of material possession among Groups I and II respondents is less than Rs 10,000. Among Groups III and IV respondents it is less than Rs 10,000 and Rs 30,000 to 50,000. This reveals that there is a significant change in material possession value of all the groups of respondents and it compared is higher in Group IV to other three groups of respondents.

**Level of involvement in SHGs Activities**

The highly involved activity in SHGs activities among Group-I and II respondents are help in recording keeping and monitoring activities respectively. Among Group-III and IV respondents, these are help in record keeping and motivating the members. A significant difference among the four groups of respondents has noticed in their view on contribution to groups, providing support to programmes and motivating the members. The included variables in IGA activities explain it to a reliable extent. A higher level of involvement is seen among Group-IV and III respondents than in Group-I and II respondents.

**Entrepreneurial Competency**
The entrepreneurial competency of the respondents has been measured with the help of 70 statements. The Exploratory Factor Analysis narrate the 36 statements into seven important entrepreneurial competencies (IEC) among the respondents. They are active, self confidence, workaholic, sincere, innovative and participative and scientific approach. The included statements in each IEC explain it to a reliable extent.

A higher level of IEC among Group-I and II respondents is identified in workaholic and active variables respectively. Among Group-III and IV respondents, it is identified in the case of active and workaholic respectively. Regarding the level of IEC, a significant difference among the four groups of respondents is seen in the case of five IECs. The overall level of entrepreneurial competencies is identified among Group-IV and III respondents compared to the other two groups of respondents.

**Association between Profile of the Respondents and their Entrepreneurial Competency:**

The significantly associating profile variables with entrepreneurial competency among the respondents are level of education, age, family size, number of earning member per family, occupation background, respondents’ family, nature of activity, years of experience in IGA and enterprise involvement. The other profiles are not significant.

**Impact of Important Entrepreneurial Competency and Net Income:**

The significantly and positively influencing IEC on the net income for Group-I respondents is self confidence and workaholic, whereas among Group-II respondents, it is identified in the case of active, self confidence and workaholic. Among Group-III respondents, it is identified in the case of active, self-confidence, workaholic and sincere, whereas among the Group-IV respondents, it is identified in the case of active, self-
confidence and workaholic. The changes in the entrepreneurial competencies explain the changes in net income generated by the respondents to a higher extent among Group-IV and III respondents when compared to Group-I and II respondents.

**Impact of Important Entrepreneurial Competency and Savings:**

The significantly and positively influencing important entrepreneurial competencies on the saving for Group I respondents are active and self confidence whereas, among Group II respondents, these are active, self confidence and sincere. Among Group III respondents, these are self confidence, workaholic attitude, innovative and scientific approach. Among Group IV respondents the important entrepreneurial competencies are active, self confidence, workaholic attitude, innovative and scientific approach. The changes in the level of entrepreneurial competencies explain the changes in savings to a higher extent among all the groups.

**Impact of Important Entrepreneurial Competency on Material Possession:**

The significantly influencing IEC on material possession of Group I respondents is active, whereas among Group II respondents, these are active and self confidence. Among Group III respondents, the significantly influencing IEC on material possession are self confidence, participative and scientific approach. Among Group IV respondents, these IECs are active, self confidence, innovative and scientific approach. The changes in the IEC explain the changes in the value material possession to a higher extent among Groups IV and III respondents when compared to Groups II and I respondents. The analysis of the pooled data reveals the importance of active, self confidence and scientific approach which determine the value of the material possession of the respondents.

**Enterprise Involvement**
The enterprise involvement among the respondents has been measured with the help of 16 variables. The highly viewed variables by Group-I and II respondents are solving the business problem and time spent on business activities respectively. Among Group-III and IV respondents, these are revealing and analyzing past records; and future plans respectively. Regarding the level of involvement, a significant difference among the four groups of respondents has been identified in the case of all the 16 variables in enterprise involvement.

The common level of enterprise involvement among the respondents is 3.01 to 4.00 and above 4.00. The most common level of enterprise involvement among Group-I and II respondents is 2.00 to 3.00, whereas among Group-III and IV respondents, it is above 4.00. The significantly associating profile variables with the level of enterprise involvement among the respondents are age, level of education, family size, number of earning members per family, occupational background and involvement score.

**Empowerment of IGA Respondents:**

**Leadership Empowerment among the Respondents:**

The leadership empowerment among the respondents at the pre and the post IGA periods has been measured with the help of 19 variables. The highly rated leadership empowerment variables at the pre IGA period are generosity, understanding politics and ability to listen to others. At the post IGA period, these variables are ability to listen to others, accept changes and understand politics. Regarding the leadership qualities, significant differences at the pre and the post IGA periods have been noticed in the case of ability to listen to others, objective orientation, self motivation, sharing knowledge
with others, networks, accept changes, optimism, understand politics, balanced life, thirst for knowledge, adoptability, courage, vision, effective communication and generosity.

At the pre IGA period, the leadership empowerment among the respondents was only at a moderate level. At the post IGA period, the most common level of leadership empowerment among the respondents is very high. There is an improvement in the leadership empowerment among all the four groups of respondents but statistical significance have been seen only in the case of Group-III and IV respondents.

**Decision Making Empowerment among the IGA Respondents**

Decision making empowerment among the respondents has been measured with the help of fifteen variables. The highly rated variables in decision making empowerment among the respondents at the pre IGA period are decision on daily food preparation, daily purchasing of commodities and personal matters whereas at the post IGA period, these are identified in the case of decision making on education of children, personal matters and business decisions. Regarding the empowerment, significant differences between the pre and the post IGA periods have been identified in the case of decision making on education of children, health of children, marriage matters, consumption pattern, clothing for family members, clothing for personal purpose, business decisions, borrowing decisions, repayment decisions and personal matters.

The important decision making empowerment score at the pre IGA period is low among all the four groups of respondents. At the post IGA period, these are high especially among the Group-III and IV respondents. In total, there is an improvement in the decision making empowerment among the respondents at the post IGA period. A
significant increase in the decision making empowerment at the post IGA period is identified among the GroupIII and IV respondents.

**Personality Empowerment among IGA Respondents**

The personality empowerment among the respondents has been measured with the help of eighteen variables. The highly rated personality empowerment variables at the pre IGA period are listening to media, own media and participation in social programmes, whereas in post IGA period, these variables are ‘participation in social programmes, time for entertainment and adaptability. Regarding the personality empowerment, significant differences at the pre and the post IGA periods among the respondents are identified in the case of all the variables in personality empowerment except in listening to media, thirst to learn and media owned. The variables included in personality empowerment explain it to a reliable extent.

The personality empowerment among the four group of respondents were low and very low at the pre IGA period. At the post IGA period, the important levels of personality empowerment are high and very high. A significant increase in personality empowerment at the post IGA period is seen in the case of Group-III and IV respondents.

**Economic Empowerment among the Respondents**

Economic empowerment among the respondents has been measured by 15 variables related to it. Economic empowerment was very poor at the pre IGA period, whereas it is moderate and it is high at the post IGA period. The highly rated variables in economic empowerment among the respondents at the pre IGA period are possession of television and family income, and at the post IGA period, it is also the same. Regarding the economic empowerment variables, a significant difference between the pre and post
IGA periods is identified in the case of personal income, savings, lending capability, family income, reduction in debt, possession of gold ornaments, additional income, bank account, possession of basic amenities at house and source of capital.

The important economic empowerment among the four groups of respondents at pre IGA period is low. At the post IGA period, it is high and very high. There is an increase in economic empowerment among all the four groups of respondents. A significant increase in economic empowerment is identified among the Group-III and IV respondents.

**Social Empowerment among the Respondents**

The social empowerment among the respondents has been measured with the help of ten variables. At the pre IGA period, the highly viewed social empowerment variables among the respondents are recognition by the family members and participation in social function and at the post IGA period, also these are the same. Regarding the social empowerment, significant differences between the pre and the post IGA periods are identified in the case of recognition by the family members, participation in social functions, recognition by traders, protesting against social evils, recognition by the society, involvement in social activities, office bearer of social organizations and recognition by other IGA respondents. The included variables in social empowerment explain it to a reliable extent.

The level of social empowerment among the four groups of respondents at pre IGA period is low whereas at the post IGA, it is at very high. During the period of the study, the social empowerment among the respondents has been increased from pre to
post IGA period. A significant increase in the social empowerment has been seen among
the Group-III and IV respondents.

Managerial Empowerment among the Respondents

The managerial empowerment among the respondents has been measured with the
help of seventeen related variables. The highly viewed managerial empowerment
variables at the pre IGA period are co-ordination of others and preparation of
programmes whereas at the post IGA period, these are consultation with others and
knowledge of market. Regarding the managerial empowerment, a significant difference
between the pre and the post IGA periods is noticed in the case of all the managerial
empowerment variables except in disciplined execution, delegation of authority and co-
ordination with others.

The common level of managerial empowerment among the respondents at pre
IGA period was low and very low whereas at the post IGA period, it is high and very
high. An increase in managerial empowerment is seen among all the four groups of
respondents but a significant increase in managerial empowerment is seen in the case of
Group-III and IV respondents.

Political and Legal Empowerment among the Respondents

The political and legal empowerment among the respondents has been measured
with the help of 12 variables. The highly viewed variables at the pre IGA period are
participation in anti-social evils awareness camp and awareness of legal formalities in
business. At the post IGA period, these are participation in anti-social evils awareness
camp and awareness of female priorities. Regarding the level of empowerment, the
significant differences among the pre and the post IGA periods have been identified in all
the variables related to the political and the legal empowerments in except campaigning for a political candidate. The included variables in political and legal empowerment explain it to a reliable extent.

The common level of political and legal empowerment among the respondents at pre IGA period was low. At the post IGA period, it is at a very high level. An increase in political and legal empowerment from pre to post IGA period is seen among all four groups of respondents but a significant increase is seen among Group-III and IV respondents.

**Association between Profile of IGA Respondents and their Empowerment**

The significantly associating profile variables with the leadership empowerment at the post IGA period among the respondents are level of education, family size, number of earning members per family, years of activities and level of involvement in SHG activities. Regarding the decision making empowerment score, the significantly associating profile variables are religion, caste, level of education, family type, number of earning members per family, years of activities and level of involvement in SHGs activities. In the case of personality empowerment score, the significantly associating profile variables are religion, caste, age, level of education, activities and level of involvement in SHGs activities.

Regarding the economic empowerment score, the significantly associating profile variables are religion, age, level of education, occupational background, years of activities and level of involvement score. Regarding the social empowerment score, the significantly associating profile variables are age, level of education, marital status, number of earning members per family, occupational background and activities. By the
managerial empowerment score, these profile variables are age, level of education, marital status, family size, occupational background, activities and level of involvement score. The significantly associating profile variables with the political and legal empowerment score are caste, level of education, family type, family size, number of earning members per family, occupational background, activities and level of involvement score.

The relative contribution of empowerment factors to total empowerment is examined by the number of variables included in each empowerment factor to the total number of variables included in all the empowerments. Here leadership, personality and managerial empowerment factors have more relative importance in total empowerment. The total empowerment score is relatively very poor among the respondents at the pre IGA period. The total empowerment score among the respondents has increased in all the four groups of respondents. But a significant increase in empowerment score is identified among Group-III and Group-IV respondents since the rate of increase in their empowerment during the study period is statistically significant.

**The Respondents Attitude towards their IGA**

The highly perceived variables related to the IGA activities among the Group-I respondents are financial support and help during the setting up of business whereas among Group-II respondents, these are work climate and financial support. Among the Group-III respondents, these activities are self motivation and collective development whereas among Group-IV respondents, these are work climate and learning of official formalities. Regarding the perception on the IGA activity, significant differences among the four groups of respondents have been noticed in the case of perception on
entrepreneurship, self motivation, decision making ability, source of inspiration, managerial capabilities, networks, learning of official procedures, work climate, generation of business ideas and sharing of ideas and values.

The important attributes in IGA variables identified by the factor analysis are career development, relationship, skills, and mind set. The included variables in each important attribute of IGA explain it to a reliable extent. The highly perceived attributes among Group-I respondents are relationship and skills, and among the Group-II respondents, also these are relationship and skills. Among Group-III respondents, these are mind set and skills. Among Group-IV respondents, these are skills and mind set.

Regarding the attitude on important IGA factors, a significant differences among the four groups of respondents have been noticed in the case of skills and mind set.

The significantly influencing perception on the IGA activities on the overall attitude towards the IGA respondents among Group-I and Group-II respondents is mind set whereas among Group-III respondents, these are career development, skills and mind set. Among Group-III, the significantly influencing IGA activities are career development, relationship, skills and mind set. The above said independent variables have a significant and positive impact on the overall attitude towards the IGA among the respondents.

**Problems Encountered in Income Generating Activity (IGA)**

The highly perceived problems by Group-I respondents are lack of follow up by NGOs and poor support of family. Among Group-II respondents, these are poor social recognition and poor allocation of funds. Among Group-III respondents, these problems are hectic competition and inadequate finance and among Group-IV respondents also,
these problems are hectic competition and inadequate finance. Regarding the perception
on the problems, significant differences among the four groups of respondents have been
identified in the case of hectic competition, gender discrimination, inadequate finance,
social dependence, poor in analyzing the market, poor support of family members,
derunderutilization of capital, poor social recognition, poor in allocation of funds, higher
dependence on supplies, lack of self confidence, conflict among the group members, lack
of training, lack of timely guidance and lack of follow up by NGOs.

The important problems narrated by the factor analysis are personal problem,
financial problem, social problem, market problem and guidance problem. The problems
in each important problem explain it to a reliable extent. The highly perceived important
problem among Group-I and Group-II respondents are guidance and social problems
respectively. Among Group-III and Group-IV respondents, it is market problem.
Regarding problem perception, Group-IV and the Group-III respondents perceive less on
problems compared to the other two groups. Regarding the problem perception a
significant difference among the four groups of respondents has been identified in the
perception on social and guidance problem.

The significantly and negatively influencing problem on the income generation
among Group-I respondents are personal, financial, social and guidance problems
whereas among Group-II respondents, these are personal, financial, market and guidance
related problem. Among Group-III respondents, these are personal and social, problems,
whereas among Group-IV respondents, the problems are personal problems. In total, the
personal and market problems have significant and negative impact on income
generation.
The significantly influencing problem perceptions on the total empowerment among Group-I respondents are personal, social, market and guidance related problems whereas among Group-II respondents, these are personal, social and guidance problems. Among Group-III and IV respondents, these are personal and social related problems. The analysis of the pooled data also reveals the same result. The significantly influencing problem perception on the overall IGA of the respondents among Group-I respondents are financial, social market and guidance related problems, whereas among Group-II respondents, these are financial, social and guidance related problems. Among the Group-III and the Group-IV respondents, these problems are only personal and social related problems.

**IMPLICATIONS OF THE STUDY**

Business training can benefit poor women entrepreneurs when it is carefully designed to complement their existing skills and addresses their most pressing needs. With the help of market research and other tools business training can be a valuable component of entrepreneurship of women so that they can remain relevant to their clients.

Women’s general education and literacy rate are important if they are to reach their full potential and become empowered. Illiteracy creates a situation of dependency on others that can limit an individual’s prospects for empowerment. Many MFIs have found literacy to be a major stumbling block for their clients. Literacy and education contribute to empowerment and complement financial independence.

In addition to educational disadvantages, one of the most difficult challenges that many women face when they start or expand business is the balancing of their business responsibilities with their household responsibilities. Although the ultimate goal is for the
entire family, responsibilities have to be shared between men and women in the household. This sharing never happens in a short span of time. In many cases, women’s businesses remain small and concentrated in less profitable ventures due to time and family constraints.

Discussion on women’s rights, community problems, politics, and common family problems can foster a sense of solidarity and empower women both as individuals and as a group to address their problems. With some support, groups of economically empowered women can take steps to address the cultural and legal barriers that limit their social and political empowerment.

One of the positive contributions that group-based lending methodologies make to women’s empowerment is the opportunity for women to gain experience in decision making, leading and influencing others.

The important contribution to empowerment of IGAs is the pride of ownership and autonomy. Even though some IGAs are given training and support by NGOs, the majority of externally supported groups rely primarily on member savings for their capital. Women are proud to own capital and savings on which they can rely. The capital stays in the community, and women manage it themselves, according to their own needs and interests. Because the external support costs are minimal, women are able to charge a lower rate of interest, and a large percentage of that interest goes back to women in the form of interest on their savings and community projects.
**Suggestion:**

The researcher feels that policy makers can focus on the following issues and design appropriate policies to strengthen the impact of the IGAs.

- The IGA respondents are to be properly educated about the fruits of this co-operative type of movement.
- The male respondents of the families should be made to play a more supportive role.
- Training in the business activities of the respondents is the need of the hour.
- The NGOs should play a strong role in leading the groups and should not restrict their role to that of a credit-channelizing agency.
- The district authorities may adopt a day-to-day system to monitor the functioning of the IGAs.
- The SHGs should get more funds from the government in order to develop women in the fields.
- The government should conduct training programs which introduces new products and help increasing income.
- Self Help members need to be properly trained before launching their venture.
- SHG members should be allowed to do business in their homes itself.
- Women entrepreneurs may be exempted from local taxes.
- Government can permit to use house supply (electricity) for doing small businesses.
- Mostly people joint self help groups to avail loans from the bank to receive the subsidy granted by government. This habit must be discouraged.
➢ Women lack marketing opportunities. Hence SHG members need to be trained by professionals to market their products. Government should take more steps in this direction.

➢ Self Help Group preview meetings should be conducted periodically.

➢ Group activities should be promoted by officials. Training, workshops must be organized. If the SHGs come up with the finished product, they should be given infrastructural support for marketing.

➢ Public - private partnership method may be adopted in promoting economic opportunities for SHG members by appointing them as dealers for the sale of products manufactured by companies like Hindustan Lever Limited, TVS, TTK, Prestige, Colgate Palmolive, Philips, etc. Companies in return can train the SHGs in finance market management enterprise development, packing, branding and pricing of products.

➢ SHGs members are unable to sustain their business, since they have poor marketing facilities. Therefore is suggested that the government takes a more participative role in marketing their products.

➢ Non availability of incentives to group leaders has made them less interest and is the cause of the gradual decline in the efficiency of the functioning of the ventures successfully. The provision for some monitory incentive is essential as leadership role involves additional work load.

➢ NGOs should create awareness among the members about the different scheme available for women entrepreneurs and SHGs.
➢ The rural women should be helped to get into non-traditional sectors through the provision of credit facilities and entrepreneurial skill development programmes.

➢ Many entrepreneurs feel that officials insist on particular equipments and machinery and to start a particular venture, without considering the group’s interest. So they are not able to do business. Ultimately the group members or leaders faces problem of repayment of loan.

➢ Many individual SHGs borrow money from outside for starting the venture due to insufficient loan. This must be avoided through a prompt and sufficient loan.

➢ The selection of activity in a particular village of all SHGs is not uniform. This will leads to marketing problems and competition among the groups. The SHGs have to be advised to take different activities.

➢ Most of the schedule caste members are not able to find viable business activities. The government should give special attention to these communities for the selection of business.

➢ Government should provide space for SHGs to exhibit their products in busey areas such as bus stands, markets, uzhavar sandhai, etc, so that these women have regular marketing.

➢ The SHGs must be encouraged to start small scale industries with the twin objectives of producing small variety of products and providing employment to all the members.

➢ SHGs members may be trained in internet and computer operating system to establish contact with officials, enabling creation of a strong network other SHGs groups.
Effective training and advisory services must be provided to women SHGs by experienced people with well designed training programmes. Training must be based on practical experience and video clips.

Outstanding SHGs must be recognized with awards and they must be made to interact with other SHGs, so that the achievement desire of other groups may also be raised.

More involvement of NGOs in SHGs entrepreneurial training programmes and counseling must be encouraged

The subsidy provided by the government must be released by the banks along with the loans itself.

**CONCLUDING REMARKS**

The present study concludes that the participation in income generating activities through the SHG membership among the respondents results in an increase in their entrepreneurial competency, empowerment and also the income generated by them. An increase in the duration of membership in SHGs has a significant positive role in the determination of entrepreneurial activity, empowerment and financial performance. The important problems faced by the respondents while they are running their businesses are related to personal, financial, social, market and guidance. The problems affect the performance and empowerment of the respondents, especially among the less experienced respondents than the more experienced respondents. The study also reveals the importance of enterprise involvement, entrepreneurial competencies and experience in SHG membership enrich their empowerment and financial performance.
SCOPE OF FUTURE RESEARCH WORK

The present study provides a base for further research in this field.

These are: i) empowerment of women through SHGs ii) impact of training and development of SHGs on their performances; iii) functioning of SHGs; iv) formation and management of micro enterprises by SHG members; v) gender differences in the performance of SHGs; vi) problems encountered by SHG members in marketing their product; vii) comparative study on entrepreneurial competencies and enterprise involvement among the SHG members; viii) comparative study on SHG in India and other countries; and; ix) entrepreneurial traits among the SHG members.