Chapter-7

Major findings, Conclusions and Suggestions

7.1 Introduction: - This chapter includes Major findings, conclusions and suggestions. In this chapter researcher has presented the major findings of the study which is based on the analysis of the data and its interpretation. The conclusions enumerated herein are based on the analysis of primary data as well as secondary data used in the present work. However, important and main conclusions are drawn from the analysis of the primary data more particularly derived from the responses of workers/assistants of the selected sample from SHG. Oral discussions with concerned persons and general observations have also helped to arrive at certain important conclusions.

Finally, certain suggestions are made with a view to betterment of SHG.

7.2 Major findings

1) It is found that data collected from respondents (33) 7.17% belong to age group of 18-25, (84) 18.26% were age group of 26-35, (227) 49.35% were age group of 36-45, (93) 20.22% were age group of 46-45 and (23) 5% were age group of above 55. Its show that maximum number of SHG members are in age 36-45 years.

2) It is found that data collected from respondents (193) 41.96% were married, (76) 16.52% were unmarried, (87) 18.91% were Divorced, (93) 20.22% were widow and (11) 2.39% were deserted. Its show that maximum numbers of SHG members are married.

3) From the above table it emerges that data collected from respondents (93) 20.22% were literate and (367) 79.78% were Illiterate. Its show that maximum numbers of SHG members are Illiterate.

4) It is found that data collected from respondents (96) 20.87% are Hindu, (87) 18.91% are Christian, (167) 36.30% are Baudha and (11) 2.39% are other religious. Its show that maximum no of members of SHG group follow Buddha religions.
5) It is found that data collected from respondents (381) 82.837% have family responsibilities and (79) 17.17% respondents have no family responsibility. It's shown that maximum members of SHG group have family responsibilities.

6) It is found that 100.00% (460) respondent stated that they utilise the microfinance. It indicates that every member of SHG has utilised the microfinance.

7) It is found that
   i. 05.00% (23) respondents take the loan for illness in family,
   ii. 20.43% (94) respondents take the loan for house building,
   iii. 62.83% (289) respondents take the loan for business,
   iv. 9.35% (43) respondents take the loan for marriage of son or daughter and
   v. 2.39% (11) respondents take the loan for paying the old debts.

8) It is found that 65.00% (299) respondents pay the installment of loan regularly, 14.13% (65) respondents do not pay the installment of loan regularly and 20.87% (96) respondents pay the installment of loan sometimes late.

9) It is found that 28.48% (131) members belongs to all religions joined the SHG and 71.52% (329) respondents are not belongs to all religions joined the SHG.

10) It is found that 55.00% (253) members of SHG participate in each other’s festivals and 45.00% (207) members of SHG do not participate in each other’s festivals.

11) It is found that 84.13% (387) respondents enrolled daughter in school after joining the SHG and 15.87% (73) respondents did not enroll daughter in school after joining the SHG.

12) It is found that 22.39% (103) respondents attended the public function before joining the SHG and 77.61% (357) respondents did not attend the public function before joining the SHG.
13) It is found that 81.74% (376) respondents attended the public function after joining the SHG and 18.26% (84) respondents do not attend the public function after joining the SHG.

14) It is found that 18.04% (83) respondents stated that changes on socio-economic status are same related to mobility after joining SHG through Microfinance, 77.39% (356) respondents stated that changes on socio-economic status are increased related to mobility after joining SHG through microfinance and 4.57% (21) respondents stated that changes on socio-economic status decreased related to mobility after joining SHG through microfinance.

15) It is found that 16.30% (75) respondents stated that changes on socio-economic status are same related to recognition in family after joining SHG through Microfinance, 81.30% (374) respondents stated that changes on socio-economic status are increased related to recognition in family after joining SHG through microfinance and 2.39% (11) respondents stated that changes on socio-economic status decreased related to recognition in family after joining SHG through microfinance.

16) It is found that 15.65% (72) respondents stated that changes on socio-economic status are same related to recognition in community after joining SHG through Microfinance, 81.52% (375) respondents stated that changes on socio-economic status are increased related to recognition in community after joining SHG through microfinance and 2.83% (13) respondents stated that changes on socio-economic status decreased related to recognition in community after joining SHG through microfinance.

17) It is found that 13.70% (63) respondents stated that changes on socio-economic status are same related to interaction with outsiders after joining SHG through Microfinance, 83.70% (385) respondents stated that changes on socio-economic status are increased related to interaction with outsiders after joining SHG through microfinance and 2.61% (12) respondents stated that changes on socio-economic status decreased related to interaction with outsiders after joining SHG through microfinance.
18) It is found that 16.09% (74) respondents stated that changes on socio-economic status are same related to Literacy/education after joining SHG through Microfinance, 83.91% (386) respondents stated that changes on socio-economic status are increased related to Literacy/education after joining SHG through microfinance and 0.00% (0) respondents stated that changes on socio-economic status decreased related to Literacy/education after joining SHG through microfinance.

19) It is found that 13.26% (61) respondents stated that changes on socio-economic status are same related to access to health services after joining SHG through Microfinance, 86.52% (398) respondents stated that changes on socio-economic status are increased related to access to health services after joining SHG through microfinance and 0.22% (01) respondents stated that changes on socio-economic status decreased related to access to health services after joining SHG through microfinance.

20) It is found that 15.87% (73) respondents stated that changes on socio-economic status are same related to access to immunization after joining SHG through Microfinance, 83.70% (385) respondents stated that changes on socio-economic status are increased related to access to immunization after joining SHG through microfinance and 0.43% (02) respondents stated that changes on socio-economic status decreased related to access to immunization after joining SHG through microfinance.

21) It is found that 23.26%(107) respondents stated that socio-economic status are remained same, related to access to sanitation facility after joining SHG through Microfinance, 75.22% (346) respondents stated that changes on socio-economic status are improved and are related to access to sanitation facility after joining SHG through microfinance and 1.52% (07) respondents stated that changes on socio-economic status lowered related to access to sanitation facility after joining SHG through microfinance.

22) It is found that 20.436% (94) respondents stated that changes on socio-economic status are same related to access to credit sources after joining SHG through Microfinance, 78.70% (362) respondents stated that changes on socio-economic status
are increased related to access to credit sources after joining SHG through microfinance and 0.87% (04) respondents stated that changes on socio-economic status are decreased related to access to credit sources after joining SHG through microfinance.

23) It is found that 21.09 % (97) respondents stated that changes on socio-economic status are same related to asset building after joining SHG through Microfinance, 78.48%(361) respondents stated that changes on socio-economic status are elevated related to asset building after joining SHG through microfinance and 0.43% (02) respondents stated that changes on socio-economic status lowered as related to asset building after joining SHG through microfinance.

24) It is found that 15.00 % (69) respondents stated that changes on socio-economic status are same related to family income after joining SHG through Microfinance, 84.35% (388) respondents stated that changes on socio-economic status are increased related to family income after joining SHG through microfinance and 0.65% (03) respondents stated that socio-economic status lowered as related to family income after joining SHG through microfinance.

25) It is found that

1. 122 respondents stated that their family income increased by 10-15 %.
2. 91 respondents stated that their family income increased by 15-20 %.
3. 62 respondents stated that their family income increased by 20-25 %.
4. 54 respondents stated that their family income increased by 25-30 %.
5. 41 respondents state that their family income increased by 30-35 %.
6. 8 respondents stated that their family income increased by 35-40 %.
7. 6 respondents stated that their family income increased by 40-45 %.
8. 3 respondents stated that their family income increased by 45-50 %.
9. 1 respondents stated that their family income increased by 50-55 %.

26) It is found that 31.09 % (143) respondents stated that changes on socio-economic status are same related to skills after joining SHG through Microfinance, 68.91% (317) respondents stated that changes on socio-economic status are improved in case of skills after joining SHG through microfinance and 0.00% (00) respondents stated
that changes in socio-economic status lowered related to skills after joining SHG through microfinance.

27) It is found that 36.30 % (167) respondents stated that changes on socio-economic status are same related to voicing their concerns after joining SHG through Microfinance, 62.39%(287) respondents stated that changes on socio-economic status are increased related to voicing their concerns after joining SHG through microfinance and 1.30% (06) respondents stated that changes on socio-economic status decreased related to voicing their concerns after joining SHG through microfinance.

28) It is found that 33.26 % (153) respondents stated that changes on socio-economic status are same related to Nutrition awareness after joining SHG through Microfinance, 66.78% (306) respondents stated that changes on socio-economic status are increased related to Nutrition awareness after joining SHG through microfinance and 0.22% (01) respondents stated that changes on socio-economic status are decreased related to Nutrition awareness after joining SHG through microfinance.

29) It is found that 33.48 % (154) respondents stated that changes on socio-economic status are same related to Girl Child development awareness after joining SHG through Microfinance, 66.52% (306) respondents stated that changes on socio-economic status are increased related to Girl Child development awareness after joining SHG through microfinance and 0.00% (00) respondents stated that changes on socio-economic status are decreased related to Girl Child development awareness after joining SHG through microfinance.

30) It is found that 20.22 % (93) respondents stated that changes on socio-economic status are same related to Health awareness after joining SHG through Microfinance, 79.78% (367) respondents stated that changes on socio-economic status are increased related to Health awareness after joining SHG through microfinance and 0.00% (00) respondents stated that changes on socio-economic status are decreased related to Health awareness after joining SHG through microfinance.
31) It is found that 32.39% (149) respondents stated that changes on socio-economic status are same related to decision making related to number of children after joining SHG through Microfinance, 66.96% (308) respondents stated that changes on socio-economic status are increased related to decision making related to number of children after joining SHG through microfinance and 0.65% (03) respondents stated that changes on socio-economic status decreased related to decision making related to number of children after joining SHG through microfinance.

32) It is found that 20.43% (94) respondents stated that changes on socio-economic status are same related to spending of money by members after joining SHG through Microfinance, 79.13% (364) respondents stated that changes on socio-economic status are increased related to spending of money by members after joining SHG through microfinance and 0.43% (02) respondents stated that changes on socio-economic status are decreased related to spending of money by members after joining SHG through microfinance.

33) It is found that 22.17% (102) respondents stated that changes on socio-economic status are same related to Participation in Development Programmes after joining SHG through Microfinance, 77.61% (357) respondents stated that changes on socio-economic status are increased related to Participation in Development Programmes after joining SHG through microfinance and 0.22% (01) respondents stated that changes on socio-economic status are decreased related to Participation in Development Programmes after joining SHG through microfinance.

34) It is found that 06.96% (32) respondents stated that changes on socio-economic status are same related to Individual Income after joining SHG through Microfinance, 91.96% (423) respondents stated that changes on socio-economic status are increased related to Individual Income after joining SHG through microfinance and 1.09% (05) respondents stated that changes on socio-economic status are decreased related to Individual Income after joining SHG through microfinance.

35) It is found that 05.22% (24) respondents stated that changes on socio-economic status are same related to Food security after joining SHG through Microfinance, 94.57% (435) respondents stated that changes on socio-economic status are increased
related to Food security after joining SHG through microfinance and 0.22% (01)
respondents stated that changes on socio-economic status are decreased related to
Food security after joining SHG through microfinance.

36) It is found that 13.26% (61) respondents stated that changes on socio-economic
status are same related to Livestock Assets after joining SHG through Microfinance,
86.09% (396) respondents stated that changes on socio-economic status are increased
related to Livestock Assets after joining SHG through microfinance and 0.65% (03)
respondents stated that changes on socio-economic status are decreased related to
Livestock Assets after joining SHG through microfinance.

37) It is found that 80.22% (369) respondents stated that living standard increased
after taking loans from microfinance and 19.78% (91) respondents stated that living
standard not increase after taking loans from microfinance.

38) It is found that 87.39% (402) respondents stated that financial and social status
increase after utilizing loan and 12.61% (58) respondents stated that financial and
social status did not increase after utilizing loan through microfinance.

39) It is found that 86.30% (397) respondents stated that SHG’s economic status
increase after utilizing loan and 13.70% (63) respondents stated that SHG’s economic
status did not increase after utilizing loan through microfinance.

40) It is found that 93.91% (432) respondents stated that Lack of training are the
problem faced for generating income from loan, 79.35% (365) respondents stated that
Government loan are the problem faced for generating income from loan and 86.52%
(398) respondents stated that Marketing are the problem faced for generating income
from loan.

41) It is found that 40.00% (184) respondents stated that entire SHG members
involves in generating income and 60.00% (276) respondents stated that entire SHG
members are not involves in generating income.
42) It is found that 37.17 % (171) respondents stated that entire member of SHG participate in meeting and 62.83% (289) respondents stated that entire member of SHG are not involves in meeting.

43) It is found that 38.48 % (177) respondents stated that awareness of meeting calendar of SHG and 61.52 % (283) respondents stated that they are not have awareness of meeting calendar.

44) It is found that 40.65 % (187) respondents stated that awareness of rules and regulations of SHG and 59.35 % (273) respondents stated that they are not have awareness of rules and regulations of SHG.

45) It is found that 37.39 % (172) respondents stated that awareness of information in group records of SHG and 62.61 % (288) respondents stated that they are not have awareness of information in group records of SHG.

46) It is found that 37.61 % (173) respondents stated that they have awareness of cash in hand of SHG and 62.39 % (287) respondents stated that they don’t have awareness of cash in hand of SHG.

47) It is found that 37.83 % (174) respondents stated that they have awareness of outstanding loan of SHG and 62.17 % (286) respondents stated that they don’t have awareness of loan of SHG.

48) It is found that 35.87 % (165) respondents stated that they have awareness of total capital of the group of SHG and 64.13 % (295) respondents stated that they don’t have awareness of total capital of the group of SHG.

49) It is found that 35.83 % (174) respondents stated that they have awareness of total loaning of SHG and 62.17 % (286) respondents stated that they don’t have awareness of total loaning of SHG.

50) It is found that 39.78 % (183) respondents stated that they have awareness of number of member who have taken loan in SHG and 60.22 % (277) respondents
stated that they don’t have awareness of number of member who have taken loan in SHG.

51) It is found that 34.35 % (158) respondents stated that they have awareness of number of member who have repaid loan regularly of SHG and 65.65 % (302) respondents stated that they don’t have awareness of number of member who have repaid loan regularly of SHG.

52) It is found that 72.61 % (334) respondents stated that they have awareness of name of bank of SHG and 27.39 % (126) respondents stated that they don’t have awareness of name of the bank of SHG.

53) It is found that 44.35 % (204) respondents stated that they have awareness of objective of SHG and 55.65 % (256) respondents stated that they don’t have awareness of objectives of SHG.

54) It is found that 42.39 % (195) respondents stated that they have awareness of achievement of SHG and 57.61 % (265) respondents stated that they don’t have awareness of achievement of SHG.

55) It is found that 34.35 % (158) respondents stated that they have awareness of bank transactions of SHG and 65.65 % (302) respondents stated that they don’t have awareness of bank transactions of SHG.

56) It is found that
   i. 64.78 % (298) of respondents stated that they found Illiteracy as an obstacles in microfinance of SHG,
   ii. 58.04% (267) respondents stated that they found lack of government support as an obstacles in microfinance of SHG,
   iii. 54.13% (249) respondents stated that they found poor training as an obstacles in microfinance in SHG,
   iv. 44.13% (203) respondents stated that they found lack of community participation as an obstacles in microfinance in SHG,
v. 63.48% (292) respondents stated that they found long procedures as an obstacles in microfinance in SHG,
vi. 60.43% (278) respondents stated that they found lack availability of guarantor as an obstacles in microfinance in SHG and
vii. 42.39% (195) respondents stated that they found apathetic attitude of bank officials as an obstacles in microfinance in SHG.

56) It is found that

1. 64.78 % (298) respondents stated that education to the respondents will remove the obstacles in microfinance of SHG,
2. 58.04% (267) respondents stated that Government support will remove the obstacles in microfinance of SHG,
3. 54.13% (249) respondents stated that Good training will remove the obstacles in microfinance in SHG,
4. 44.13% (203) respondents stated that Community Participation will remove the obstacles in microfinance in SHG,
5. 63.48% (292) respondents stated that Simple procedures will remove the obstacles in microfinance in SHG,
6. 60.43% (278) respondents stated that they ready for guarantor will remove the obstacles in microfinance in SHG and
7. 42.39% (195) respondents stated that good attitude of bank officials will remove the obstacles in microfinance in SHG.

7.3 Conclusions-

1) It is concluded that maximum number of members of SHG groups are between age group 36-45 years.
2) It is concluded that maximum member of SHG group are married and illiterate.
3) It is concluded that maximum member of SHG group belong to Buddha religious and have family responsibilities.
4) It is concluded that every member of SHG utilises the microfinance.
5) It is concluded that maximum respondents take loan for doing business. The other reasons for taking loan are illness in family, house building, marriage of son or daughter and paying old debts.

6) It is concluded that more than 50 percent respondents pay the installment of loan regularly while others do not pay the installment of loan regularly or pay late.

7) It is concluded that a few members belongs to all religions joined the SHG and Maximum members are not belongs to all religions joined the SHG.

8) It is concluded that 55.00% (253) members of SHG participate in each other’s festivals and 45.00 % (207) members of SHG do not participate in each other’s festivals.

9) It is concluded that maximum of respondents enrolled daughter in school after joining the SHG and a few respondents did not enroll daughter in school after joining the SHG.

10) It is concluded that a few respondents attended the public function before join the SHG and maximum respondents did not attend the public function before join the SHG.

11) It is concluded that maximum of respondents attended the public function after join the SHG and a few respondents do not attend the public function after join the SHG.

12) It is concluded that approximately one by fifth percentage of respondents stated that changes in socio-economic status are same related to mobility after joining SHG through Microfinance, Maximum respondents stated that changes in socio-economic status are increased related to mobility after joining SHG through microfinance and a few of respondents stated that changes in socio-economic status decreased related to mobility after joining SHG through microfinance.

13) It is concluded that one by sixth percentage of respondents stated that changes in socio-economic status are same related to recognition in family after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to recognition in family after joining SHG through microfinance and a few respondents stated that changes in socio-economic status decreased related to recognition in family after joining SHG through microfinance.
14) It is concluded that one by sixth percentage of respondents stated that changes in socio-economic status are same related to recognition in community after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to recognition in community after joining SHG through microfinance and a few respondents stated that changes in socio-economic status decreased related to recognition in community after joining SHG through microfinance.

15) It is concluded that 13.70% (63) respondents stated that changes in socio-economic status are same related to interaction with outsiders after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to interaction with outsiders after joining SHG through microfinance and a few respondents stated that changes in socio-economic status decreased related to interaction with outsiders after joining SHG through microfinance.

16) It is concluded that 16.09% (74) respondents stated that changes in socio-economic status are same related to literacy/education after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to literacy/education after joining SHG through microfinance and no respondents stated that changes in socio-economic status decreased related to literacy/education after joining SHG through microfinance.

17) It is concluded that 13.26% (61) respondents stated that changes in socio-economic status are same related to access to health services after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to access to health services after joining SHG through microfinance and a few respondents stated that changes in socio-economic status decreased related to access to health services after joining SHG through microfinance.

18) It is concluded that 15.87% (73) respondents stated that changes in socio-economic status are same related to access to immunization after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to access to immunization after joining SHG through microfinance and a few respondents stated that changes in socio-
economic status decreased related to access to immunization after joining SHG through microfinance.

19) It is concluded that 23.26% (107) respondents stated that changes in socio-economic status are same related to access to sanitation facility after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to access to sanitation facility after joining SHG through microfinance and a few respondents stated that changes in socio-economic status decreased related to access to sanitation facility after joining SHG through microfinance.

20) It is concluded that 20.436% (94) respondents stated that changes in socio-economic status are same related to access to credit sources after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to access to credit sources after joining SHG through microfinance and a few respondents stated that changes in socio-economic status decreased related to access to credit sources after joining SHG through microfinance.

21) It is concluded that 21.09% (97) respondents stated that changes in socio-economic status are same related to asset building after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to asset building after joining SHG through microfinance and a few respondents stated that changes in socio-economic status decreased related to asset building after joining SHG through microfinance.

22) It is concluded that 15.00% (69) respondents stated that changes in socio-economic status are same related to family income after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to family income after joining SHG through microfinance and a few respondents stated that changes in socio-economic status decreased related to family income after joining SHG through microfinance.

23) It is conclude that maximum respondents i.e.122 stated that their family income increased by 10-15%.
24) It is concluded that 31.09 % (143) respondents stated that changes in socio-economic status are same related to skills after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to skills after joining SHG through microfinance and no respondents stated that changes in socio-economic status decreased related to skills after joining SHG through microfinance.

25) It is concluded that 36.30 % (167) respondents stated that changes in socio-economic status are same related to voicing their concerns after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to voicing their concerns after joining SHG through microfinance and a few respondents stated that changes in socio-economic status decreased related to voicing their concerns after joining SHG through microfinance.

26) It is concluded that 33.26 % (153) respondents stated that changes in socio-economic status are same related to Nutrition awareness after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to Nutrition awareness after joining SHG through microfinance and only one respondents stated that changes in socio-economic status decreased related to Nutrition awareness after joining SHG through microfinance.

27) It is concluded that 33.48 % (154) respondents stated that changes in socio-economic status are same related to Girl Child development awareness after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to Girl Child development awareness after joining SHG through microfinance and no respondents stated that changes in socio-economic status decreased related to Girl Child development awareness after joining SHG through microfinance.

28) It is concluded that 20.22 % (93) respondents stated that changes in socio-economic status are same related to Health awareness after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to Health awareness after joining SHG through microfinance and no respondents stated that changes in socio-economic status decreased related to Health awareness after joining SHG through microfinance.
29) It is concluded that 32.39% (149) respondents stated that changes in socio-economic status are same related to decision making related to number of children after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to decision making related to number of children after joining SHG through microfinance and only three respondents stated that changes in socio-economic status decreased related to decision making related to number of children after joining SHG through microfinance.

30) It is concluded that 20.43% (94) respondents stated that changes in socio-economic status are same related to money centred after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to money centred after joining SHG through microfinance and only two respondents stated that changes in socio-economic status decreased related to money centred after joining SHG through microfinance.

31) It is concluded that 22.17% (102) respondents stated that changes in socio-economic status are same related to Participation in Development Programmes after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to Participation in Development Programmes after joining SHG through microfinance and only one respondents stated that changes in socio-economic status decreased related to Participation in Development Programmes after joining SHG through microfinance.

32) It is concluded that 06.96% (32) respondents stated that changes in socio-economic status are same related to Individual Income after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to Individual Income after joining SHG through microfinance and only five respondents stated that changes in socio-economic status decreased related to Individual Income after joining SHG through microfinance.

33) It is concluded that 05.22% (24) respondents stated that changes in socio-economic status are same related to Food security after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to Food security after joining SHG through
microfinance and only one respondents stated that changes in socio-economic status decreased related to Food security after joining SHG through microfinance.

34) It is concluded that 13.26 % (61) respondents stated that changes in socio-economic status are same related to Livestock Assets after joining SHG through Microfinance, maximum respondents stated that changes in socio-economic status are increased related to Livestock Assets after joining SHG through microfinance and only three respondents stated that changes in socio-economic status decreased related to Livestock Assets after joining SHG through microfinance.

35) It is concluded that maximum respondents stated that living standard increase after taking loans from microfinance and 19.78% (91) respondents stated that living standard not increase after taking loans from microfinance.

36) It is concluded that maximum respondents stated that economic and social status increase after utilizing loan and 12.61% (58) respondents stated that economic and social status did not increase after utilizing loan through microfinance.

37) It is concluded that maximum respondents stated that SHG economic status increase after utilizing loan and 13.70% (63) respondents stated that SHG economic status did not increase after utilizing loan through microfinance.

38) It is concluded that 93.91 % (432) respondents stated that Lack of training are the problem faced for generating income from loan, 79.35% (365) respondents stated that Government loan are the problem faced for generating income from loan and 86.52% (398) respondents stated that Marketing are the problem faced for generating income from loan.

39) It is concluded that 40.00 % (184) respondents stated that entire SHG members involves in generating income and 60.00% (276) of respondents stated that entire SHG members are not involves in generating income.

40) It is concluded that 37.17 % (171) respondents stated that entire member of SHG participate in meeting and (289) 62.83% of respondents stated that entire member of SHG are not involves in meeting.
41) It is concluded that 38.48 % (177) respondents stated that awareness of meeting calendar of SHG and 61.52 % (283) respondents stated that they are not have awareness of meeting calendar.

42) It is concluded that 40.65 % (187) respondents stated that awareness of rules and regulations of SHG and 59.35 % (273) respondents stated that they are not have awareness of rules and regulations of SHG.

43) It is concluded that 37.39 % (172) respondents stated that awareness of information in group records of SHG and 62.61 % (288) respondents stated that they are not have awareness of information in group records of SHG.

44) It is concluded that 37.61 % (173) respondents stated that they have awareness of cash in hand of SHG and 62.39 % (287) respondents stated that they don’t have awareness of cash in hand of SHG.

45) It is concluded that 37.83 % (174) respondents stated that they have awareness of outstanding loan of SHG and 62.17 % (286) respondents stated that they don’t have awareness of loan of SHG.

46) It is concluded that 35.87 % (165) respondents stated that they have awareness of total capital of the group of SHG and 64.13 % (295) respondents stated that they don’t have awareness of total capital of the group of SHG.

47) It is concluded that 35.83 % (174) respondents stated that they have awareness of total loaning of SHG and 62.17 % (286) respondents stated that they don’t have awareness of total loaning of SHG.

48) It is concluded that 39.78 % (183) respondents stated that they have awareness of number of member who have taken loan in SHG and 60.22 % (277) respondents stated that they don’t have awareness of number of member who have taken loan in SHG.

49) It is concluded that 34.35 % (158) respondents stated that they have awareness of number of member who have repaid loan regularly of SHG and 65.65 % (302) respondents stated that they don’t have awareness of number of member who have repaid loan regularly of SHG.

50) It is concluded that 72.61 % (334) respondents stated that they have awareness of name of bank of SHG and 27.39 % (126) respondents stated that they don’t have awareness of name of the bank of SHG.
51) It is concluded that 44.35 % (204) respondents stated that they have awareness of objective of SHG and 55.65 % (256) respondents stated that they don’t have awareness of objectives of SHG.

52) It is concluded that 42.39 % (195) respondents stated that they have awareness of achievement of SHG and 57.61 % (265) respondents stated that they don’t have awareness of achievement of SHG.

53) It is concluded that 34.35 % (158) respondents stated that they have awareness of bank transactions of SHG and 65.65 % (302) respondents stated that they don’t have awareness of bank transactions of SHG.

54) It is concluded that
   i. 64.78 % (298) respondents stated that they found illiteracy as an obstacles in microfinance of SHG,
   ii. 58.04% (267) respondents stated that they found lack of government support as an obstacles in microfinance of SHG,
   iii. 54.13% (249) respondents stated that they found poor training as an obstacles in microfinance in SHG,
   iv. 44.13% (203) respondents stated that they found lack of community participation as an obstacles in microfinance in SHG,
   v. 63.48% (292) respondents stated that they found long procedures as an obstacles in microfinance in SHG,
   vi. 60.43% (278) respondents stated that they found lack of availability of guarantor as an obstacles in microfinance in SHG and
   vii. 42.39% (195) respondents stated that they found apathetic attitude of bank officials as an obstacles in microfinance in SHG.

55) It is concluded that
   i. 64.78 % (298) respondents stated that education to the respondents will remove the obstacles in microfinance of SHG,
   ii. 58.04% (267) respondents stated that Government support will remove the obstacles in microfinance of SHG,
   iii. 54.13% (249) respondents stated that Good training will remove the obstacles in microfinance in SHG,
   iv. 44.13% (203) respondents stated that Community Participation will remove the obstacles in microfinance in SHG,
v. 63.48% (292) respondents stated that Simple procedures will remove the obstacles in microfinance in SHG,
vi. 60.43% (278) respondents stated that they ready for guarantor will remove the obstacles in microfinance in SHG and
vii. 42.39% (195) respondents stated that good attitude of bank officials will remove the obstacles in microfinance in SHG.

56) It is also concluded that Utilization of microfinance leads to living standard of SHG members.
57) It is also concluded that Microfinance if not utilized properly, can affect the individuals and SHG adversely”.

7.4 Suggestions-

1) Most of the members were belonging to the age group of 36-45 years. They were found either illiterate or educationally backward. They are mostly married and from Buddha religious.

2) Since every member of SHG Utilized the microfinance and taking loan for doing the business and other reason for taking loan is illness in family, house building, marriage of son or daughter and paying old debts.

3) There should be given awareness to the member of SHG that they should pay the installment of loan regularly otherwise they have to pay more interest.

4) Religious factor also exists among the member of SHG and Societies so there should be awareness given by government and Head of societies and SHG regarding all religious person have equal status and they should work together and also participate in each other’s festivals.

5) Development of social and economic status of member of SHG after utilizing the microfinance scheme, So there should be more awareness and help given by the government to organized of SHG and encouraged for utilizing the microfinance for growth of SHG.
6) Living standard increase after taking loan from microfinance by SHG members. Therefore, encouragement to the members of SHG to take loan from microfinance schemes.

7) Lack of training is the problem faced for generating income from loan. So, there should be training programme organized by the government and NGO for generating income from loan.

8) Government loan alone doesn’t solve the problem faced for generating income from loan. So, there should be more government loan provided training programme organized by the government.

9) Marketing knowledge is the problem faced for generating income from loan. So, there should be marketing knowledge should be provided by the government for generating income from loan.

10) Lack of involvement and lack of entire member participation in meeting of SHG member in generating income, so there should be involvement of team of SHG and entire member should be participate in generate income.

11) Lack of awareness in meeting calendar of SHG and rules and regulations of SHG hamper the generating income though SHG. So, there should be awareness in meeting calendar of SHG and they should also know the rules and regulations of SHG.

12) Lack of awareness in group records of SHG and cash in hand of SHG hamper the generating income though SHG. So, there should be awareness in group records of SHG and they should also know the cash in hand of SHG.

13) Lack of awareness of outstanding loan of SHG and total capital of SHG hamper the generating income though SHG. So, there should be awareness in outstanding loan of SHG and they should also know the total capital of SHG.
14) Lack of awareness of total loaning of SHG and number of member who have taken loan in SHG hamper the generating income though SHG. So, there should be awareness in total loaning of SHG and they should also know the number of members who have taken loan in SHG.

15) Lack of awareness of number of member who have repaid loan regularly of SHG and name of bank of SHG hamper the generating income though SHG. So, there should be awareness in number of member who have repaid loan regularly of SHG and they should also know the name of Bank of SHG.

16) Lack of awareness in objective of SHG and achievement of SHG hamper the generating income though SHG. So, there should be awareness in objective of SHG and they should also know achievement of SHG.

17) Lack of awareness of bank transaction of SHG hamper the generating income though SHG. So, there should be awareness of bank transactions of SHG by the members.

18) Illiteracy among members of SHG as one of the obstacles in microfinance of SHG. Literacy level of members of SHG has to increase by giving knowledge of marketing and entrepreneur.

19) Lack of government support an obstacle in microfinance of SHG. Government support should increase and encouragement to SHG.

20) Poor training to members of SHG an obstacle in microfinance of SHG. Quality training should be given to members of SHG for improvement in socio-economics status of members of SHG.

21) Lack of community participation among members of SHG obstacles in microfinance of SHG. There should be encouragement for community participation, like function should be organisation by government or head of that area for more participation.
22) Long procedures as an obstacle in microfinance in SHG. Procedure of getting loan should be made simple one by Microfinance Company so that it will easily available to members of SHG.

23) Lack of availability of guarantors an obstacle in Microfinance in SHG. Member of SHG should be encourage for making guarantor for each other loan paper, than only development of SHG will take place.

24) Apathetic attitude of bank officials as an obstacle in microfinance in SHG. Bank officials should be given training by bank and given awareness they are customer and treat them well. Good attitude of bank officials will remove the obstacles in microfinance in SHG.

25) Strong marketing network is called for effective and proper marketing of product and services of micro enterprises linked SHG’s. They need marketing support and institutional capacity to handle marketing activities independently.

26) Regulation of micro-financial services is necessary, which helps in long-term sustainability. The interests of small savers, ensuring proper terms of credit, instilling financial discipline and having a proper reporting and supervision system should put in place. Regulation and supervision ensure that micro-financing organizations are run prudently and cases of poor people losing their money due to fraud or incompetence are minimized.

27) The factors responsible for poor performance of microfinance and functioning of SHG’s should be investigated, examined and analyzed scientifically and systematically to resolve the emerging problems, difficulties and challenges being faced.

28) There is urgent need to streamline the procedure for applying, seeking and releasing of credit from the banks. The procedural difficulties are one of the major impedemels, which have denied women the financial benefits of the banks. Therefore, the procedure for credit access to women should be made more easy and simple.
29) Branch managers of financial institutions should in any case be close to the communities they serve, and should be alert for any distribution channel through which they can profitably reach new customers. They should be ensured of the existing level and types of group activity and informal intermediation, and be ready to offer savings and lending products which are appropriate for local communities.

7.5. **Scope for further Research**

1) Researcher did the research on member of urban area of SHG. Similar study can be conducted among the member of rural area of SHG.

2) Study can be conducted in the area of entrepreneurship quality of SHG members and how the entrepreneurship can be developed in SHG members.

3) Similar study can be conducted as comparative studies between member of one developed state and underdeveloped state in India.

4) Similar study can be undertaken as comparative studies between member of SHG of Rural and Urban area.

5) Similar study can be conducted as comparative studies between member of other country where more successful SHG run and our country so that where the improvement is requirement for the development of SHG would be identified and improved.