CHAPTER VII

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSIONS

Dharmapuri district is one of the economically backward areas of Tamil Nadu. This needs attention on the part of authorities and the citizens to develop it materially on par with its counterparts. It is presumed that SHG model would be addressing the grassroot poverty and be an ultimate model for empowering women in a short span of time.

This chapter deals with summary of findings and suggestions. At the end of this chapter, the concluding message is also given. The activity of the Self-Help Group in the study area has created a positive impact on the economic status of the SHG members. It was found that there is enhancement of empowerment of various types among the members of SHG. The economic impact of SHG activities on the sample members’ economic status and their empowerment after joining the group has been deeply analysed. The hypotheses framed for the study have been tested using different statistical tools.

Findings

A total of 520 women members from Self-Help Groups in the study area was taken as sample respondents. The study combines domestic, social and economic environment in order to have a realistic picture of conditions of the members of SHG. Most of the variables of domestic environment indicate a strong growth signal.
The performance of SHG members in relation to their demographic variables was analyzed as the first objective of this study analyzed. The factors influencing the society and social environment include community, sharing their issues with the members for the betterment of their lives. Religion wise analysis has been carried out for deeply understanding the motivating factors of mixing with others, becoming a part of any organization or association.

It was found that the size of the family of the sample respondents influences on the functional aspects of SHG activities. The larger the family size, the more the functioning of SHG with respect to usage of micro-finance, supporting agency and managerial capability.

From the analysis, it is stated that the amount of savings of the sample respondents increased to a considerable extent after joining the SHG groups. The sample respondents with more than 25 years are maximum in total. It was found that the age of the respondents is significantly related to various activities of the SHGs.

It was found that the educational qualifications of the sample respondents are significantly related to various functional areas of SHGs. The analysis of variance confirmed the education having significant relationship with the functional areas. Most of the respondents are daily labourers, and agriculturists. A substantial number of members are homemakers. It was found that there is significant relationship between various functions of SHG and different occupations of SHG members. The marital status of the sample respondents is significantly related to usage of micro-finance, supporting agency and leadership
quality. Nevertheless, it is not significantly related to the managerial capability of the SHG business.

The religion of the respondents and its relations with the SHG activities were analyzed and it is stated that there is no significant relationship between the religion of the respondents and motivation and support from the group. However, there is significant relationship between religion and success of the SHG activities, religion and their social status enjoyed.

The community of the SHG members is significantly related to motivational level, success of the SHG business and their social status. Inspite of that, there is cordial relationship and helping attitude among the members of SHG even though they differ in community.

The members of SHG group in this study share their family problems with other members. They were of the view, while sharing that their stress decreased to a greater level and members suggest new ideas and solutions to solve these problems.

Increase in Self-Confidence and morale of the SHG members is the psychological benefit attained and this would positively transform the district economy. This is a major breakthrough of SHG model. Friends and relatives of the sample respondents are instrumental to join the group. It was found that the years of experiences of SHG members and usage of micro-finance and supporting agency are significantly related to each other. The usage of micro-finance and supporting agency are found to be more among the respondents with more experiences.
The managerial capability and leadership qualities of the respondents are not related to the number of years of experiences. The experiences of the respondents are significantly related to the general activities of SHG.

There is a positive correlation between the social status enjoyed after joining SHG and functional areas of SHGs such as usage of microfinance, supporting agency, managerial capabilities and motivation. The only variable that is negatively correlated is the leadership quality.

The sample respondents felt that SHG is effective in managing the business especially in the areas of making good investment, controlling activities and solving various problems. It is noted that the important skills imbibed by SHG members are risk-taking ability, leadership quality, organizing ability and ability to solve various problems.

There are various supporting agencies extending their support to the members of SHGs. They extend high-level support to them. It was noted that there is cordial relationship between SHGs and the supporting agencies. Their assistances are highly appreciable and they show positive attitude towards their clients.

The results of multiple regressions reveal that the success of SHG business is largely determined by the usage of micro finance by members, supporting agencies, managerial capability and leadership quality.

It was recorded that a vast majority of income and assets of the rural and urban SHG members increased to a greater extent after joining SHGs. But, the
income and assets levels of the rural and urban members do not differ significantly even after joining SHGs.

Most of the expenditures incurred by the members are productive in nature and it has increased. However, there exist differences among the rural and urban members in their expenditure levels.

A notable finding among the SHG members is decreasing of their indebtedness. Hence, there is no significant relationship existing between the rural and urban members regarding indebtedness.

In the case of material possession among the rural and urban members, it has improved after joining SHGs. But, there is significant relationship between the rural and urban members in their level of material possession.

It was tested and found that there is significant relationship between social empowerment attained by the women Self-Help Group members and different age groups. A significant relationship exists between social-empowerment attained by married and unmarried SHG members.

The finding shows that the SHG members of different occupation do not differ in their social empowerment. There is a significant difference between the social empowerment attained by the SHG members of different religions.

The SHG members from different communities achieved the same level of social empowerment without any differences. There is no significant difference between the social empowerment attained by the SHG members with different educational qualifications.
Analyzing the economic empowerment attained by the sample respondents of SHG in the study area is one of the objectives of this study. There is significant difference in the economic empowerment among the respondents of different ages. All age categories of the respondents are not same in the attainment of economic empowerment. Similarly, married and unmarried SHG members of this study significantly differ in their economic empowerment. There is no significant difference between the economic empowerment attained by the respondents of different occupational categories.

The SHG members of different religions and educational qualifications are found to vary in their economic empowerment. The respondents from different communities do not differ in the attainment of economic empowerment.

Domestic empowerment is an important empowerment to be achieved by the SHG members. The researcher analyzed the domestic empowerment of sample SHG members.

It was found that the SHG members of this study with different age categories differ in their domestic empowerment and the same was found among the married and unmarried respondents. There is no significant variance between the domestic empowerment attained by the sample SHG members with different occupations and communities. It is stated that the sample SHG members with different religions do not differ in their domestic empowerment.
Suggestions

Based on the findings, the researcher has submitted the following suggestions.

It is suggested that more number of SHGs can be formed to pull out the potential beneficiaries in the rural areas.

Almost all the SHG members are poor in economic and social conditions. The inclusion of them in SHGs activities is appreciable. Steps may be taken to cover other sections of the society to use surplus amount in a right way.

The educational qualifications of the respondents are not enough to understand the common functions of the SHGs and its related activities. Effective training must be imparted to them to take part in all activities of SHGs for improving their socio-economic conditions.

This clearly proves that still there exists urban-rural division with regard to the economic status. This situation has to be modified to have inclusive growth in all parts of study areas. This would further stimulate the balanced regional development leading the nation to the greater heights in the economic arena. The level of saving has increased among the rural and urban member considerably. The test reveals that there is no significant relationship between the levels of increased savings among the rural and urban members of SHGs.

SHG members can be motivated to produce and supply highly demanded products with the help of locally available resources. Feasibility studies can be undertaken by the government in this regard.
Periodical counseling can be arranged to SHG members to share their family problems and personal problems with the professional women counsellor. It would reduce the work burden of SHG members. Physical, psychological, economic and social development would be the right precursors of the women empowerment.

A unique national and state level separate journal can be started to share different aspects, functions, experiences of different SHG along with the existing journals and magazines. A supra structure of nodal agency is to bring SHG members of other parts of the state to share their views with SHG members of other states. This would enhance their social and psychological power leading to real women empowerment. It is suggested that a separate government department can be established towards monitoring the functions of SHGs in the states. Positional rotation can be carried out in all SHGs to give equal chances of position to all the members in a group.

Government may assign its works related to rural development and allied business of agriculture to the SHGs along with the existing SHG activities.

The non-banking financial companies can extend financial supports to SHG activities. This would guarantee the financial viability and the source of finance. New types of loan can be initiated along with the existing loan to facilitate the member to avail more amounts of loans. Successful SHG stories can be collected and this can be adopted in the local areas to make the SHG activities very successful.
All the commercial banks should come forward to offer SHG loans and advances at low rate of interest. This would spurt the growth of SHG in an area and the greater involvement SHG members may take place for the overall societal development.

Orientation programmes should be conducted as a part of the training programme to make the SHG members more familiar with the SHG activities. Periodical seminars and training programmes can be conducted to create awareness on the rights and duties of women both at home and at workplaces.

It was found that there is lack of banking habits among the sample members. SHG members have to be exposed to the banking activities. SHGs-bank linkage effect will be having far-reaching beneficial effects to the members and the society as a whole.

**Conclusions**

Making a balanced regional growth by distributing income and wealth equally is a major function of the government. The Indian society is described as male dominated society and a man in a family decides everything and female are treated as subordinates. But, today the society has changed. It has witnessed many changes. Women emerged equal to men in all activities. There have been appreciable initiatives on all frontiers for enhancement of women power.

The Self-Help Groups play a pivotal role in enhancing the women empowerment in India. The present study analyses the empowerment of various dimensions among the members of women Self-Help Group in Dharmapuri
district. Since the study area Dharmapuri is one of the most backward areas of Tamil Nadu, the women development has been very poor in this area. It considers the analysis of the women Self-Help Group members’ empowerment such as social empowerment, domestic empowerment and economic empowerment. The study shows that the social, domestic and economic empowerment of the sample respondents of SHG in the study area enhanced largely. The members of SHG are much empowered economically by the financial supports of the SHGs. At the same time, there is no full empowerment among the members of SHG socially, domestically and economically. If all the above said suggestions were fulfilled, the life of women members of SHG would flourish with high degree of empowerment in all aspects.

A democratic country with higher aims of social, political and economic reforms could not leave half of its population, the women members lagging behind in the process of development. Of various developmental models, SHG model proves to be effective in addressing the staggering issue of absolute poverty and would act as to change agent in society. It is a dynamic approach with higher positive points to include in the Indian planning, both at the central and state levels.

The SHG has made a profound influence on the lives of SHG members across different ages, religions, communities and different educational qualifications. This has further leveraged a sense of unity among the members that is very much essential for the sustenance of our democracy. Hence, it is logically concluded that the SHG model has a positive role in empowering women in Dharmapuri district and shaping their lives in a decent way.
The Scope for further Research

The present research studied the socio- economic conditions of women Self - Help Groups in Dharmapuri district and empowerment attained by the sample respondents. This study paves ways for further researches in this area with other related aspects such as psychological empowerment and political empowerment. In future, empowerment attained by two groups of women Self - Help Groups between two areas such as two districts or two states could be undertaken and this would show the effectiveness of Self - Help Group policies adopted by the government and which further leads to reduce the regional disparities among the development of women.