GENERAL CONCLUSIONS AND FINDINGS

Microenterprises started by the GSGSK in Mararikulam have helped to improve the economic development of the members associated with the groups. The Members could attain economic self-sufficiency to some extent in their life. Many could find jobs by joining with the Self Employment Programme and Training initiated by the Centre.

This Centre has never given any preference to caste, creed, religion, political affiliation etc for participating with the activities of the groups. This approach has given credibility and reputation to the Centre among the common people. They never liked to inculcate particular sentiments, feelings, dogma etc in the welfare of rural people. Middle classes and lower classes willingly participate with the activities of the Centre.

The Formation of Microenterprises has helped the members to reduce their dependence on money lenders. These money lenders used to make threats and give mental agony in order to retrieve the money and huge amount of interest was collected from the people. However, even today many people are getting financial assistances from Microenterprise when facing economic crisis and needs. Besides people have to give less amount of interest to the group loans when compared with other money lending agencies.

From the initial period onwards the Centre had dynamically concentrated very much for the development of social, economic and moral well being of the rural people. All activities are basically rooted in Gandhian principles. The Centre used to organise classes, discussions for the propagation of Gandhian ideologies. Their interest is not only based on
economic well being of the people but also for a holistic development of the community.

Joint Liability Groups (JLGs) formed by the Centre in these places have provided jobs to many people both in farming and non-farming sectors. Banks were prepared to provide financial assistance taking into considering the activities of the groups and their leadership. However many JLG Groups have not repaid the loans from the banks at right time and this has created inconveniences and difficulties. The loans to JLG were distributed in instalments. The members utilise only the first instalment for the purpose it was intended for. But the subsequent instalments were diverted for other purposes.

The women are more active and vibrant than their counter parts. Basically majority of men are already working in certain areas and their involvement is less in the self employment programmes started by the centre. However, men actively involve in certain other areas.

The members achieved the leadership skills very systematically after joining with the group activities as many had not received this kind of opportunities. There are many leadership positions such as president, secretary, treasurer and these posts are held in rotation by the members.

Members have gained qualities like communication abilities, punctuality and self confidence etc after their association with the group activities. The Group has also created a spirit of co-operation and fellow feeling among the members. The Members used to visit the house of other members to provide financial, moral and mental support when they are faced with crises and difficulties.
‘Mochitha’ the organisation formed by the women Self Help Group has been extensively working against the cruelties and various threats faced by the poor and oppressed women living in the society. This organisation also would provide legal advice and assistance to provide justice to the victims.

The monthly income of the members has improved considerably after joining with the groups and participating in the self employment programmes, group savings and interest repayment process. This is mainly due to the activities of the group and the commitment of the people. In self employment programme some are earning by working alone in farming and non-farming sectors, while others are gaining money by working together. This depends on their convenience and interest in the areas of work.

Formations of Self Help Groups have helped to protect the village economy by generating more employment opportunities and marketing systems. Members are able to supply materials and commodities in markets without approaching the agents and this increased their earnings and savings. At the same time they all are well aware about the various kinds of obstacles faced by the groups in different areas.

Majority of the members take loan from the Groups and repay it in the stipulated time. It shows their dependence on the Groups for various needs and the relevance of Microenterprises programmes in rural sector. The members have the responsibility to repay the loan at the right time. The members are utilising the loan amount for various needs. They use it for the self employment programmes, repayment of the old debts and household activities etc.
Health awareness camps and medical camps organised by the Centre have given benefits to both members in the group and the outsiders. Each Sub Centre has the right to co-ordinate with the health programmes tailored to their needs and the response of the members who are associated with them. The Centre has special concern and interest for the welfare of the senior citizens who have joined the groups. Health insurance programmes initiated by the Centre for the group members have also made good responses and benefits. Health volunteers visit the rural people and convince them about the importance of maintaining hygiene and sanitation. The role of the centre in the areas of human organ donations has also received wide acclamation and praise among the common people. At the same time the members are interested to see more and more involvement of the organisations in the health of the members in the days to come. However, lack of financial funds and assistance has restricted their activities more in the health aspects of the members in the expected level.

The Field study shows that all types of people are very much interested with the activities of the GSGSK in Mararikulam. Age is not a criterion for joining with the activities of the group. The Group meetings are helping to make good relationships with other members and with the neighbourhood. As per the norms all members of the group shall attend the meeting is conducted every week in different places or in the houses of the members. Members can express their views and opinions in this meeting. The representatives of the GSGSK would attend either in the group meetings or in the apex body meetings and are willing to accept opinions. The members can also verify the audit report which is presented regularly.

The regular bank visits have enabled the members to understand more about the transactions and latest informations regarding the bank
procedures and about the interest rates. The minority groups in the rural areas have not been getting this kind of opportunities so far. Certain nationalised banks sanction loans for house construction and maintenance for the members associated with the GSGSK.

Most of the members have strongly resisted the presence and involvement of multi national companies who exploit the natural resources in the rural areas. At the same time they support the introduction of small machineries for the growth of rural economy. They like to protect the rural economy from the threats coming from outside and are hopeful of making more employment opportunities. They believe that it will reduce the migration of the people to urban areas and the growth of slums in these places.

By selling the products in the markets members have achieved skills in ‘bargaining and management process. Women have improved much in this field and achieved good reputation and credibility in the society. This Centre has also arranged shops in certain places of the district to sell the products.

The Centre has always been supporting the development of the poor in the rural areas and is striving to work for attaining the non-violent and Sarvodaya based society. This is the main dream kept by the forerunners of this organisation. At the same time they are more future oriented and capable to understand the present needs of the people in the rural areas.

The Centre has given more priorities and concern for the eco-friendly activities and never likes to destroy the existing balance of the nature at any cost. It has developed an organic fertilization plant in order to supply the products to the needy people and the farmers.
The Members have achieved the decision making abilities in various fields after joining with the group activities especially for the economic improvement and social relationships. They also realise the relevance of the participation of people for the development of rural community. Here also women are more advanced and vibrant.

The GSGSK is trying to practice zero-waste management as well as plastic elimination in its Centre and Sub Centres and planning to recycle waste as an alternate energy source.

The Centre is also providing ‘technology transfer’ to the needy people and the organisations, so that their skills shall be improved and used for the development of rural community. Experts, professors and even scientists have extended their help and provided guidance to the Centre for the progress of the rural people.

Disputes emerging in the group were solved very peacefully and harmoniously. The members have the right to leave the groups, if they are not satisfied with group functions. All decisions would be taken democratically and also with the approval of all the members in the group.

The formation of Self Help Groups helps to reduce the gender disparities and domestic violence faced by the women especially in the rural areas. Now women are better aware of their rights, dignities and various privileges they are supposed to enjoy. In certain areas of the districts, women of the Self Help Group have been selected as a political representative in the society. It shows that the position of the women have been elevated in the society. Besides, leadership in the group also has moulded the personalities of both men and women.
Many members are more concerned about the education of the children and they are spending a great amount of money for this purpose. Their efforts are mainly to achieve good social status and better future for their children. So many students could accomplish good educational qualifications by receiving loan from banks with the assistance of the GSGSK in Mararikulam.

Some of the members in the group are not showing seriousness to repay the loan in the stipulated period. This is the main challenge faced by the Centre. The loan default of one person creates additional burden to the entire group and affect the function of the group in the rural areas. So the Centre has been showing hesitation for giving loans to the groups belonging to these categories. The GSGSK in Mararikulam has very clear vision about the rural people and their progress but some members are not realising the goals targeted by the leadership. Sadly, some of the people have diverted the group loans for various other purposes and are struggling to repay it in the stipulated time.

At present many organisations which are deeply rooted in political, religious and social groups also have shown interest to form the Self Help Groups at grass root levels and people are taking membership in several groups at a time. So members would take loan from different groups and do not show genuine interest to follow any particular group. This is another major threat faced by the GSGSK in Mararikulam. However, the GSGSK is the only organisation which has focused on the development of the entire aspects of the members.

The strong and committed leadership in the organisations had always helped to take appropriate decisions and changes as per the needs of the
situations and for the welfare of the rural people. Most of them are influenced by the Gandhian ideas. However in the present situation young generations are more prompted to get the ‘white collar job’ and only a very few are interested to work in the agricultural and non-farming sectors. But earlier many left their jobs in the Government and private sectors mainly to serve the rural people and work for their progress. At present people are motivated more or less by a consumerstic attitude than having a serving mentality even in the rural sectors.

The Centre has taken initiatives for supplying the land to the landless in many places of the district by participating in the Bhoodan Movement propagated by Vinobhaji and tried to rejuvenate the traditional industries in a more advanced manner. But this kind of social action has not continued, due to several hurdles, both political and social.

In the beginning itself this organisation was not inclined to any political parties. So the alternate governments in Kerala did not extend adequate care and financial assistance to the GSGSK in Mararikulam. At the same time in many places the Government has granted interest free loans for several rural development projects.

Enhancement of the interest on the loans by the banks in recent years has made great difficulties among the members and many had openly admitted this. In many places selling of products are not taking place in the expected manner because of the competitions in the markets, inconveniences of the members, higher expenditure and less amount of payment.

The interests and motives of the Centre in the socio-economic development of the members are highly commendable and admirable. They
are interested to implement Gandhian ideologies and development methodology at the grass roots level in a more vibrant manner.

The theoretical models based on the contributions of the literary review have been fully made use of in our attempt for our foregoing discussions and analysis of data. The objectives formulated for the research have been fully targeted upon for the above discussions. The conclusions are derived mainly on these lines.

**SUGGESTIONS**

The Government should show more willingness to co-operate with the non-governmental organisations which are working in the rural sectors of our country. Help, both in voluntary labour and financial assistance must come from all corners of the society, in order to make socio-economical development of the rural communities. Considering the majority of population dwelling in rural areas of our nation, the Government should allocate more money in the budget for the welfare of the rural masses.

For this the Centre has to organise various model shops in many places in district so that members even in remote places can very easily sell the products to the people. Besides, each product shall be sold in a particular brand and identity as it will help to achieve good reputation to the products.

Insurance facilities should be arranged for the products and the animals which have been supplied to the members through various self employment programmes initiated by the Centre. The members may not face extra burden in these areas in damage and destruction. Beside this approach will create confidence and good impression among the people.

The SLBC (State level bankers’ committee) shall take decision to give loans to small scale industries and self employment programmes. This
could be done only with the help of government policies and bank’s regulations in our country. The Governments both in the Centre and in the State are providing interest free loans to several rural agencies. The same consideration may be given to the voluntary organisations and agencies working in the rural areas. The Government agencies must study the working methods and strategies of these organisations in the rural areas before taking decision to sanction financial grants to them.

By increasing the amount of thrifts and the savings amount of the members in the group would help to attain self sufficiency in economic field so that members may not have to depend on any external sources for the survival and this could possibly be the only way to help more self employment activities in the coming days.

The strategies must be made more effective with the involvement of young people in the leadership level and for the sustainability of the organisations. Introduction of small machines for the success of the self employment programmes also should be considered.

The Gandhian organisations in the country should be willing to make changes in accordance with the situations and people’s sentiments. Otherwise the activities of the organisations would be diminished. The development strategies should be based on the protection of rural economy and the well being of the rural masses in the country. The Gandhian organisations have more claims and rights in these areas than other agencies in India.

The Government should make rules for wearing khadi by the government employees at least once in a week so that these products may
have good demand. Many people working in these areas would get security and prosperity due to this.

Urgent steps should be taken to identify the members having memberships in several Self Help Groups and convince them to be part only of one group and work very faithfully, so that it will not affect the entire functions of the Microenterprise programme. The Sanction of loans should be done only after looking at the repayment capacity and the continuous evaluation of the group activities at grass root levels.

The Centre has to maintain a good rapport with the voluntary organisations and non governmental agencies in the district and transfer the technology and innovations to them. It will strengthen the rural economy very efficiently. They can share the experience and working methods for improving the activities.

People living in the village should buy the products made by the common man in the rural places. It will give additional strength and hope in these places. This attitude will help to circulate money in the rural area itself than in the outside locations. The people in the rural places have to improve their skills in various fields for the proper exploitation of natural resources.

The Centre has to conduct more self employment trainings in various fields according to the needs and priorities of the people even by collecting a certain amount of fee from the job aspirants. The Presence of dignitaries and experts must be ensured in these attempts.

The organisations in the rural areas shall analyse the availabilities of resources, interest of the people and selling opportunities of the products in the markets before starting new self employment activities in their respective
locations. Perhaps these particular products would be successful in certain places but that may not be viable in other areas.

Special arrangements should be made to take care of the children of the women working in the productions and marketing activities of the group. If so, the women could involve more in these fields.

All Gandhian organisations have the responsibilities for fulfilling Gandhiji’s visions, upholding the principles of non-violence, leading simple life, high thinking, village self sufficiency, Sarvodaya concepts and craft-centred educations in the society. Gandhian organisations have to take more priorities for the progress of women and against the gender discrimination which is faced by the women in our society. Women are not getting equal consideration and remuneration in many working areas of the country.

Anyway we can expect a nation upholding the principles of Gandhiji. Truth and non violence as envisaged by Gandhiji will materialise and our nation will march a head towards freedom from all evils.