

## **CHAPTER - 7**

### **SUMMARY AND CONCLUSIONS**

“Women’s rights are human rights and should be treated as such”. To quote president K.R. Narayanan from a speech he made at the Convention on Liberal Values in New Dehli on January 6, 1996. It would be seen that in the evolution of human civilization, economic, cultural, social, civil and political aspects have come together to produce what are now called human rights. At the heart of the human rights lie rights and values associated with the individual human being, which in modern parlance, are rather western parlance, are called liberal values, but which are inherent in every civilization of the world.

UNDPs Human Development Index Report 1994, says “despite all our technological breakthrough, we still live in the world where a fifth of the developing world’s population goes hungry every night, a quarter lacks access to even basic necessities like safe drinking water, and a third lives in a state of abject despair at such a margin of human existence that words simplified to describe it”. Needless to say, the most alarming implication is that women get more and more marginalized in the struggle in the struggle for survival even among those living in poverty where resources are unevenly distributed. Consequently the development initiatives today focus primarily on women all over the world. However, the implication for women’s development goes beyond the usual terminology of development. It embraces the concept of empowerment. The latent potentialities of women to develop themselves and their surroundings need to be found out and promoted to generate sustainable results in the line of development. At the same time the women were not fully recognized by the development mechanism and agencies everywhere, in the male dominated societies. Being simple housewives deprived of assets, they were not at all treated as potential development agents.

In spite of these meritorious and resourceful human factor, yet the main stream of development is by-passed the women folk in India. Though the women population consists half of its total population of the country, with its 65.49% of literacy in general. The

average literacy rate of female is 57.45%. Female contribution for the Indian economy is significant. As labour as authorized representatives of age old practices on the field of agriculture which is even today considered as biggest area which provide basic needs to the people in rural areas.

Even since Independence India has initiated good number of development for the welfare, and equal importance is given to women while formulating development policies and programs. The life of women is taken care in various sectors and opportunities are created for women to participate on par with male. As per the Directive Principles of State Policies of Constitution of India, educational, social, economical, cultural opportunities are opened without any discrimination. Accordingly, for the purpose of empowering the women folk, 'Strishakti' program is introduced during the year 2000-01. Earlier to Strishakti many antipoverty programs such as NREP, IRDP, TRISEM, DWCRA etc programs were introduced, though, these programs are not effective in improving the living quality. These programs have not yielded fruitful result, to improve the socio-economic life of women life.

The Constitution of India provides special provisions for the development of women belong to weaker sections of the society, like SC, ST, minorities and OBC. It is also fact that the Government have taken special care with special strategies in recent days to improve the social and economic life of depressed class women who are suffering in all walks of life, particularly the Scheduled Castes Women who are subjected to multiple exploitation.

Significantly women belongs to upper strata of the society enjoys many social, cultural freedoms but as women of untouchable groups ware subjected to restrictions with multi barriers. Therefore governments and many developmental agencies are trying to improve the lining standard of the people particularly belongs to untouchables along with some special programmes. Self Help Groups (SHGs) is one such programme which has been designed and implemented from April 2000, in various parts of the country to improve the living standard of the women with an objective of self reliance and self confidence provide

the great access and control over the resources. It is proposed to strengthen the institutional capacity to proactive towards needs of women. The self help group and its long term objective is to strengthen the process that promote economic development of women and create an environment for social change to improve their quality of life. In such long term specific objectives the involvement of many support assisting agencies supported by World Bank, IFDA etc.

In Karnataka state, Swashakthi project is implemented over a five year period in three phases covering about 2136 groups with total project cost of nearly Rs 40 crore. Swashakthi program is working since 1998 in 6 districts such as Bellary, Chitradurga, Kolar, Tumkur, Raichur, Gulbarga. Since Swashakthi is being implemented in Karnataka, the Karnatka State Women Development Corporation is as its nodal agency for effective implementation of its various programmes. Formation of Swashakthi groups and their activities are effective in thierr productive performance. These group activities are at the beginning stage, in the beginning stage itself. Swashakthi groups have attracted the attention of thinkers, adiminstrtors, policy promoters, planners, academicians and responsible researchers. It is the need of the hour to study the impact of Swashakthi activities on the socio-economic life of women in general, and in particular the impact of the activities of the Swashakthi groups on the socio-economic life of women belongs to untouchable castes in rural areas of Karnataka State.

### **Scope of the Study**

Present study will be concentrating on the socioeconomic impact on the life of women in general and in particular the socioeconomic impact on women belongs to untouchable castes in rural areas of Kolar district where SHGs are actively participated in various productive activities. There will be wide scope for such study to bring out the specific impact of SHGs on the life conditions of women in various segments and the community as a whole. The study also concentrates on various aspects of nodal agencies, management, administration. Participation of various resourceful organizations, technically, financially.

## **Objectives of the study**

The present study has the following objectives:

1. To study the problems and prospects of SHG
2. To study the economic activities of SHGs and their role in improving the living standard of beneficiaries and their families
3. To examine the role of women members belonging to untouchable castes in SHGs
4. To study the impact of SHG on the social and economic conditions of beneficiary families
5. To compare the social and economic impact on the beneficiaries and the non-beneficiaries families among untouchables
6. To study the income generation activities and the asset formation among the beneficiary b SHG participation
7. To recommend the results for policy implications

## **Methodology**

The present study adopts both secondary and primary sources of information. As a part of secondary source of information, the published reports of the government and the published books, Census reports, government Orders, Circulars, Plans, Documents, Brochures of the consent authorized agencies. Newspapers, Journals, handbills and other published information materials. As part of primary data, data will be collected from among the beneficiaries of SHGs in Kolar district. The statistical tools, required sampling method will be decided after identifying sampling groups. The primary information will be collected with the help of structured schedules, interviews, observations of beneficiaries and non-beneficiaries of SHGs in sample study area. The information collected as primary data from among the beneficiaries and non-beneficiaries will be compared similarly.

## **Technique of Research**

The data will be analyzed with the help of quantitative techniques such as mean, median, mode, regression, correlation, consequent tabulation, percentage, table method, graphic indications and other required techniques will be adopted for easy understanding.

The study was conducted in kolar district of Karnataka. In kolar district the taluks that were having maximum number of SHGs was selected. Accordingly Gowribidanur, Chickaballapur and Shidlaghatta taluks were selected. Then by consulting the CDPO office in each taluk, the villages having maximum number of SHGs was selected. From each taluk two villages were selected. So totally 6 villages were selected based on the highest number of SHGs operating in the villages. From each village five SHGs were selected with more than four years of functioning. From each SHG five members were randomly selected. Totally 30 SHGs and 150 members were selected. For evaluating the specific objectives of the study, primary data was collected from the 150 members, 25 members from each village. The data was collected through personal interview method. The collected data was analyzed by tabular analysis where frequency and percentages were used. Mean and standard deviation were used to categorize the variables. To find out if the impact of the SHGs on the members was significant, paired t-test was applied.

## **MAJOR FINDINGS OF THE STUDY**

Majority of the members (50.67%) belonged to the middle age group and about 84.67 per cent of the members were married. 35.33 per cent of the respondents were illiterates. 20.67 per cent of the respondents had completed middle school education and 18.67 per cent had completed high school education.

With respect to family type 83.33 per cent of the members belonged to nuclear family and 49.33 per cent of the members belonged to medium family size ranging between 5 to 8 members per family.

30.67 per cent of respondents were marginal farmers and 22 per cent of respondents were landless.

Majority of the SHG as (73.33%) were above 4 years of age and about 43.33 per cent of SHGs had membership of 13-15 members. Cent percent of the groups conducted weekly meetings and 96.66 percent of the groups had attendance of above 75%

About 73.33 per cent of the groups had maintained their records moderately and in 40 per cent of the groups records were written by president of the group.

In 73.34 per cent of the groups majority of the members had experience in bank transactions. In 76.66 per cent of the groups, all the members contributed their individual savings on the fixed day and in 80 per cent of the groups repayment of loan to bank was regular. In 60 per cent of the groups the conflicts rarely occurred and 40 per cent of groups had no conflicts at all.

The main purpose of members to join SHG was to improve financial condition and to inculcate the habit of saving.

Majority of the members linked to Pragathi Grameena bank and linked 4 to 6 times and their purpose to visit to bank was to avail loan and to obtain information.

Majority of members (60%) availed medium amount of loan (Rs. 5000- Rs. 1,20,000) from bank. And 80.67 per cent of members availed medium amount (Rs. 2000- Rs. 33,000) of loan from SHG.

Majority of the members (70.67%) opined that bank made it easy to get loan collectively and 51.33 per cent opined that repayment was easy. About 70 per cent of the members opined that SHGs provided timely and convenient credit to the members.

The low-income members decreased from 42 per cent to 24.67 per cent and high- income category increased from 27.33 per cent to 32 per cent and was significant.

There was significant change in employment day that is low employment category decreased from 44.44 per cent to 11.33 per cent and high employment category increased from 27.33 per cent to 42 per cent.

The asset position of the members also showed significant change and consumption was also significant. There was significant change in the investment of the members. The savings also increase; none of the members were under low savings category and high savings category increased to 98 per cent.

Regarding the impact of SHGs on empowerment it was observed that the index of social empowerment increased from 53.69 to 81.45 per cent after joining the SHGs. The economic empowerment index increased from 47.33 to 87.56 percent after joining the SHGs.

## **IMPLICATIONS OF THE STUDY**

The implications of the findings of the current investigation are as follows.

1. The present study revealed that most of the respondents were illiterate. So there is need to impart literacy, better skills and technical know how by the Institutions like Directorate of Adult education and Department of Women and Child Development in Rural Areas which increases their confidence about income generating activities to improve their social status by increasing their social awareness and ultimately their standard of living.
2. Majority of the respondents felt insufficiency of loan amount to take up income generating activities. The loan amount needs to be fixed according to the requirements.
3. The problem of marketing of the products was a major problem for not taking up other income generating activities in the study area. Hence, proper marketing channels showed to be established in rural areas and wide publicity in order to promote the products from self help groups with the help of NGOs.

4. Even though women had undergone training majority of respondents were lacking regular, proper and need based training which concentrated on utilizing locally available resources and local market. Hence training programmes should be organized by district rural development agencies, NGOs, village level organization keeping in view the above-mentioned factors.
5. The members were socially and economically empowered after joining the SHGs, which helped in the overall development of their families. Therefore, there is a need to initiate, encourage and establish SHGs in all villages to avoid its skewed distribution for the betterment of poor particularly the women folk.