

7.1 INTRODUCTION

The research attempted to understanding the changing status of women through Self Help Groups in Kanyakumari district with the objectives of:

- To collate the socio-economic features of the women SHG members and the associated characteristics of those members
- To appraise the financial status of women SHG members assess the household consumption behaviour.
- To understand the social participation and engagement of women SHG members and the corresponding mobility.
- To assess the economic activities of the women SHG members and the economic impact as a result of the group affinity
- To evaluate the psychological support derived out of the membership in SHGs
- To explore the reason for engagement with the SHG and the basic need for doing so and the benefits achieved by the women members in Kanyakumari District.

The proportionate stratified random sampling method was used to achieve objective evaluation which allowed making inference about the target population of 3,00,427 SHG Members from a sample size of 384 SHG members of Kanyakumari district. The stratified sampling process involved a two-step in which the population is partitioned into subpopulation. This allowed in selecting the sample on a mutually exclusive and collectively exhaustive manner. The classified strata were blocks in Kanyakumari district and a simple random sampling was executed in each block to determine the sample size of the target population.

In the forgoing chapters, the profile of the SHG members in Kanyakumari District, the financial status, social status, economic status, psychological status and

the change of these states before and after joining SHGs, reason for joining the SHGs and the benefits derived from SHGs were analysed by using various statistical tools. In the present chapter major findings derived from the analysis are summarised along with the conclusions. A few suggestions and scope of further research were also discussed at the end.

7.2 SUMMARY OF FINDINGS

The research analysed the profile variables, association between variables, discrimination among variables, correlation between variables and cause and effect among variables and the results were paragraphed as under:

7.2.1 Demographic Profile of SHG women members in Kanyakumari District

The block-wise analysis on the SHG groups in the district revealed that Kurunthancode block and Melpuram block had the highest SHG member concentration closely followed by Thuckalay Block. Majority of the self-help group women in Kanyakumari district live in semi-urban areas. The age-wise distribution analysed found that majority of the SHG women are in the age range of 31 to 50 years which indicates that the young women are occupied in other activities and were less available in the SHG groups. The analysis on marital status concluded that the majority of the self-help group women members in Kanyakumari district were married. The analysis on family size inferred that majority of the self-help group women live in nuclear family and the same concur with the 2011 population census where the average house hold size is 3.8 in Kanyakumari District.

The religious distribution was analysed and it was found that majority of the self-help women members in Kanyakumari District are Christians followed by

Hindus. The analysis on family size indicated that majority of the self-help group women members have a family size of 3 and 4 which is coherence with the district average of 3.9 where the total household in the district is 483539 and the total population is 1870374. The education level inference found that majority of the self-help women have education qualifications at HSC or below HSC levels. The occupation analysis inferred that majority of the self-help group women are house wife and were able to spare time and associate themselves with the SHG framework.

The household ownership analysis detailed that majority of the self-help group women own a house and is in conformity with the district average of 85 percent of the population owing a house as per the 2011 census. The type of house inference found that approximately half the self-help women group in Kanyakumari District live in terraced houses. The analysis on land holding pattern found that majority of the self-help group women in Kanyakumari District hold around one to five cents.

7.2.2 Financial Profile of SHG women members in Kanyakumari District

The monthly income analysis inferred that majority of the self-help group women members in Kanyakumari district earn above Rs.7,500. The monthly expenditure of the self-help group women members have expenditure between Rs.5000 and Rs.10000 on an average. The saving pattern analysis inferred that widely held members of the women self-help group save less than Rs.1000 a month and hence it is pertinent that self-help group saving model will improve the financial conditions of the members to a large extent as the saving model is flexible and accommodative. The analysis on the saving source inferred that self-help groups help in compelling women members to save their money and build a valuable corpus for

their future needs. The savings in SHG analysis explain that majority of the self-help women members could save only around Rs.500 from their monthly income in the SHG.

Majority of the self-help women members have prior SHG joining income between Rs.5000 and Rs.10000. Post membership in SHG, majority of the self-help group women have post income between Rs.7500 and Rs.10000. The analysis indicated that there is a quantum shift in income levels post joining SHG thus having a positive status change under financial category.

7.2.3 Economic Profile of SHG women members in Kanyakumari District

The contribution to the house hold budget analysis inferred that majority of the self-help group women in Kanyakumari district contribute to the household budget. The analysis on decision making inferred that majority of the self-help group women participate in household decision making process. Majority of the self-help group women members in Kanyakumari district were responsible for their own spending which confirm that they are in charge of their own life. Also majority of the self-help group women members in Kanyakumari district were the only income earner in their family and in turn conclude that SHG plays a vital role in income generation and savings. Majority of the self-help group members channelized the additional income for servicing the debts and the SHG helped them in coming out of the debt trap. Also majority of the self-help group women members prefer savings in SHGs. The majority of the self-help group members in Kanyakumari district are not owning any agricultural land. Also almost all the SHG women members in Kanyakumari district do not have non-agricultural land with any productive activity. Majority of the self-help group members in Kanyakumari district felt that there are no income generating activities available within the SHGs they are enrolled to in the district.

The fundamental economic indicator analysis inferred that around half the population have both tap water supply/borewell and electricity and the other half has either of the two. Also it was found that around half the SHG member population in Kanyakumari district have children gone/going to school/college. Majority of the self-help group women members in Kanyakumari district do not own any milch cattle as the availability of land is an issue for the members. Also majority of the SHG women members in Kanyakumari district engaged in family support activity and not in income generating activities. The Garret ranking analysis on economic impact due to engagement with SHG indicated that economic independence was the main impact when engaged in a SHG framework.

7.2.4 Social Profile of SHG women members in Kanyakumari District

The analysis on community inferred that majority of the self-help group women in Kanyakumari district belongs to the other backward community. The social participation analysis found that the self-help group members in Kanyakumari district normally have medium to high social participation and engagement. The Garret ranking analysis of the social impact due to engagement in SHG analysis inferred that the self-help group women members in Kanyakumari district gained psychological and social upliftment by joining the SHG. Family Possession of SHG members before and after joining SHG using a multi response analysis inferred that there was an increase in family/material possession. The family earning member analysis found that majority of the self-help group women have only one earning member in the family.

7.2.5 Credit access in SHG women members in Kanyakumari District

The analysis on credit access found that majority of the self-help group members availed the loan from the SHG which is primarily supporting micro credit

facilities. The multiple response analysis inferred that the loan was primarily used for family needs and this provides an impetus for taking the SHG model forward. The quantum of loan analysis explained that majority of the members' availed loan between Rs.10000 and Rs.50000. The analysis on repayment process indicated that all the women members' in SHG of Kanyakumari district were able to pay the loan on time.

7.2.6 Association between demographic variables and Income Group

The association between the demographic variables and income group with the category of low income where SHG women earn less than Rs.10,000 and other income where the SHG women earn above Rs. 10,000 was analysed using chi-square technique and it was found that marital status and income groups are significantly different at 5% confidence level and the null hypothesis that there is no association between marital status and income groups is rejected. The strength of the association between the two variables is 0.322 and, thus, the effect size is classified as Medium or typical.

The age groups and income groups are significantly different at 5% confidence level and the null hypothesis that there is no association between marital status and income groups is rejected. The strength of the association between the two variables is 0.189 and, thus, the effect size is classified as small as or smaller than typical.

7.2.7 Association between socio-economic variables and Income Group

The association between socio-economic variables and income group with the category of low income where SHG women earn less than Rs.10,000 and other

income where the SHG women earn above Rs. 10,000 was tested using chi-square technique and it was found that occupation and income groups are significantly different at 5% confidence level and the null hypothesis that there is no association between occupation and income groups is rejected. The strength of the association between the two variables is 0.269 and, thus, the effect size is classified as small as or smaller than typical.

The education groups and income groups are significantly different at 5% confidence level and the null hypothesis that there is no association between education groups and income groups is rejected. The strength of the association between the two variables is 0.324 and, thus, the effect size is classified as medium or typical.

7.2.8 Association between financial variables and Income Group

The association between the financial variables and income group with the category of low income where SHG women earn less than Rs.10,000 and other income where the SHG women earn above Rs. 10,000 using chi-square technique and found that monthly expenditure and income groups are significantly different at 5% confidence level and the null hypothesis that there is no association between monthly expenditure and income groups is rejected. The strength of the association between the two variables is 0.972 and, thus, the effect size is classified as much larger than typical.

The monthly savings and income groups were significant at 5% confidence level and the null hypothesis that there is no association between occupation and income groups is rejected. The strength of the association between the two variables is 0.351 and, thus, the effect size is classified as much medium or typical.

7.2.9 Income earnings of Self Help Women before and after joining SHG

The paired samples test results which compared the pre income before joining SHG and post income after joining SHG found that the mean increase is substantial with a standard of deviation of 0.975 post joining SHG. The correlation between the two sample and the relationship is significant and the paired or correlated sample t test indicated that the post income of self-help group women on an average is significantly more than the pre income of self-help group women. The effect size is 0.97 and the difference which is statistically significant is much larger than typical.

7.2.10 Association between monthly income and financial status of SHG women

The analysis of relationship between the monthly income and financial status of self-help group women in Kanyakumari district found a statistically significant difference among the monthly income in ‘financial status’ ‘family asset holding’ ‘financial decision making’ and ‘purchasing option’. There is a significant difference at 5% confidence level in monthly income and the financial status of self-help women. In other words, higher the monthly income, better the financial status of women self-help members in Kanyakumari District and vice versa.

The analysis is to find the exact difference for the variable ‘family asset holding’ indicated that there were significant mean differences between the lower monthly income groups and higher monthly groups. The effect size is typical to larger than typical. The variable ‘financial decision making’ indicated that there were significant mean differences between the lower monthly income groups and higher monthly groups. The effect size is much larger than typical. Also variable ‘purchasing options’ indicated that there were significant mean differences between the lower monthly income groups and higher monthly groups. The effect size is much larger than typical.

7.2.11 Association between social participation and social status of SHG women

The analysis is to understand the relationship between the social participation and social status post joining SHG of self-help group women in Kanyakumari found that there is a statistically significant difference at 5% confidence level found among ‘social participation’ ‘social approach’ ‘social engagement’ and ‘social mobility’. It is concluded that there is a significant difference in social participation and the social status of self-help women. In other words, higher the social participation, better the social status of women self-help members in Kanyakumari District and vice versa.

The exact difference is analysed the variable ‘social approach’ indicated that there were significant mean differences between the lower social participation groups and higher social participation groups. The effect size is much larger than typical.

The follow up test conducted for variable ‘social engagement’ and ‘social mobility’ indicated that there were significant mean differences for the variable ‘social engagement’ between the lower social participation groups and higher participation groups. The effect size is much larger than typical. Also, there were significant mean differences for the variable ‘social mobility’ between the lower social participation groups and higher participation groups. The effect size is much larger than typical.

7.2.12 Association between monthly income and economic status of SHG women

The analysis is to understand the relationship between the monthly income and economic status of self-help group women in Kanyakumari district that there is a statistically significant difference found among ‘economic freedom’, ‘resource pooling’, ‘economic activity options’, and ‘improved economic status’. It is found that

there is a significant difference in monthly income and the economic status of self-help women. In other words, higher the monthly income, better the economic status of women self-help members in Kanyakumari District and vice versa.

It was found that there is a statistically significant difference among monthly income versus 'economic freedom', 'resource pooling', 'economic activity options', and 'improved economic status'. It may be concluded that there is a significant difference in monthly income and the economic status of self-help women. In other words, higher the monthly income, better the economic status of women self-help members in Kanyakumari District and vice versa.

The exact difference was analysed and the result for the variable 'economic freedom' indicated that there were significant mean differences between the lower monthly income groups and higher monthly groups. The effect size is typical to larger than typical. Also analysis of the variable 'resource pooling' indicated that there were significant mean differences between the lower monthly income groups and higher monthly groups. The effect size is much larger than typical.

The result for the variable 'economic activity options' indicated that there were significant mean differences between the lower monthly income groups and higher monthly groups. The effect size is much larger than typical. Also variable 'improved economic status' indicated that there were significant mean differences between the lower monthly income groups and higher monthly groups. The effect size is much larger than typical.

7.2.13 Association between monthly income and psychological status of SHG women

The analysis is to understand the relationship between the monthly income and psychological status of self-help group women in Kanyakumari district that there is a statistically significant difference found among 'self-confidence', 'courage', 'self-reliance', 'sense of security ', and 'self-image'. It is found that there is a significant difference in monthly income and the psychological status of self-help women. In other words, higher the monthly income, better the psychological status of women self-help members in Kanyakumari District and vice versa.

It was found that there is a statistically significant difference among monthly income versus 'self-confidence', 'courage ', 'self-reliance ', 'sense of security ' and 'self-image'. It may be concluded that there is a significant difference in monthly income and the psychological status of self-help women. In other words, higher the monthly income, better the psychological status of women self-help members in Kanyakumari District and vice versa.

The exact difference was analysed and the result for the variable 'self-confidence' indicated that there were significant mean differences between the lower monthly income groups and higher monthly groups. The effect size is much larger than typical. Also analysis of the variable 'courage' indicated that there were significant mean differences between the lower monthly income groups and higher monthly groups . The effect size is much larger than typical.

The result for the variable 'self-reliance' indicated that there were significant mean differences between the lower monthly income groups and higher monthly

groups. The effect size is much larger than typical. Also analysis of the variable 'sense of security' indicated that there were significant mean differences between the lower monthly income groups and higher monthly groups. The effect size is much larger than typical. Also analysis of the variable 'self-image' indicated that there were significant mean differences between the lower monthly income groups and higher monthly groups. The effect size is much larger than typical.

7.2.14 Association between monthly income and credit need of SHG women

The analysis is to understand the relationship between the monthly income and credit need of self-help group women in Kanyakumari district indicated that there is a statistically significant difference found among monthly income in 'credit on need', 'adequacy of credit', 'flexibility of credit', and 'credit support'. It is concluded that there is a significant difference in monthly income and the need based credit of self-help women. In other words, higher the monthly income, higher the credit need of women self-help members in Kanyakumari District and vice versa.

7.3 PRINCIPAL REASONS FOR JOINING SELF HELP GROUPS BY SHG WOMEN IN KANYAKUMARI DISTRICT

The reasons for joining SHG by women members of Kanyakumari District was narrated and the reduction model extracted seven factors and explained the reasons for joining SHG to the extent of 69.78 percent. The most important factor were 'convenient model', 'Trustworthy options', 'Changing status', 'Attractive saving product', 'Engagement', 'Assistance' and 'Accessibility'.

The estimated discriminant function analysis revealed that the important discriminant factor between low and other income group of women SHG members is 'convenient model' and 'change in status'.

7.4 BENEFITS OF JOINING SELF HELP GROUPS IN KANYAKUMARI DISTRICT

The beneficial factors of Self Help Groups were narrated and the extraction resulted in six factors which explained the important benefits of joining SHG. The most important factor were 'skill development', 'personal development', 'knowledge development', 'financial development', 'social development' and 'inclusiveness'.

The association between the extracted factors and the profile variables were analysed and it was found that certain profile variables are statistically significant.

The profile variable 'age' of self-help women members of Kanyakumari district have a statistically significant difference on four factors viz., 'skill development' factor, 'personal development' factor, 'knowledge development', and 'financial development'.

The profile variable 'marital status' of self-help women members of Kanyakumari district have a statistically significant difference on two factors viz., 'skill development' and 'knowledge development'.

The profile variable 'type of family' of self-help women members of Kanyakumari district have a statistically significant difference on two factors viz., 'skill development', and 'knowledge development'.

The profile variable 'religion' of self-help women members of Kanyakumari district have a statistically significant difference on five factors viz., 'skill development', 'personal development', 'knowledge development', 'social development' and 'inclusiveness'.

The profile variable 'education' of self-help women members of Kanyakumari district have a statistically significant difference on four factors viz., 'skill development', 'personal development', 'knowledge development' and 'inclusiveness'.

The profile variable 'occupation' of self-help women members of Kanyakumari district have a statistically significant difference on all the factors viz., 'skill development', 'personal development', 'knowledge development', 'financial development', 'social development' and 'inclusiveness'.

The profile variable 'monthly income' of self-help women members of Kanyakumari district have a statistically significant difference on all the factors viz., 'skill development', 'personal development', 'knowledge development', 'financial development', 'social development' and 'inclusiveness'.

The profile variable 'monthly expenditure' of self-help women members of Kanyakumari district have a statistically significant difference on all the factors viz., 'skill development', 'personal development', 'knowledge development', 'financial development', 'social development' and 'inclusiveness'.

The profile variable 'monthly savings' of self-help women members of Kanyakumari district have a statistically significant difference on two factors viz.,

‘knowledge development’, ‘financial development’, ‘social development’ and ‘inclusiveness’.

7.5 SUGGESTIONS

Based on the analysis and findings of the research, the following suggestions have been made which would help the stakeholders deal with Self Help Groups and micro finance.

- Since SHGs play an important role in skill development of the women members, more saleable skills which can improve the livelihood of the members customised to the local conditions can be designed so that this model will focus on the totality of the problem
- The SHGs achieve the objective of enhancing the knowledge of individual capabilities through training and other interventions whereby the members are more informed and better in independent decision making, which can translate in to a holistic personality totally on their own. Thus the SHG model can be expanded to cover all the un enrolled members so that the broader objective is achieved.
- The status change analysis indicated that the SHG women members were able to achieve financial, social, economic and psychological change and thus the Government and other stakeholders may think of expanding the SHG group formation to cover all taluks/blocks/villages and more incentives may be announced for new group formations in the district.
- The SHG has proved to be a convenient model to SHG members which is also a trustworthy option, help in changing the status, have an attractive saving

product, keep them engaged and is easily accessible. Hence these parameter can be used to market the SHG model to other districts where the group formation is low.

- Since SHG members in Kanyakumari District with higher monthly income have higher the credit need and vice versa, Government may ask the banking sector and the associated agencies to increase the loan component, whereby the income levels of the population can be increased.
- The ‘economic freedom’, ‘resource pooling’, ‘economic activity options’, and ‘improved economic status’, where better for higher income members and thus it is pertinent to focus on the methodologies to increase the income levels of all the SHG members using various tools and policies.

7.6 CONCLUSION

The Self Help Group model is very successful in bringing in the status change on all aspects viz., financial, social, economic and psychological which can help in mitigating the current malaise that is affecting the country. Since women are treated as second class citizen in most part of the country, empowering them with self-sustaining models customised to local needs without much government subsidies and freebies will make these interventions long lasting and positive. The SHGs can provide the very basic requirement of finance which will in part take care of the basic needs of women. Also the empowerment will happen only when the model can weather the odds of policies and stigmas. Thus SHG is a bright option for the downtrodden to save and collectively develop products that will help the individual and in turn steer the economy in to a powerhouse.

7.7 SCOPE FOR FURTHER RESEARCH

The present research was focussed on status change which attended to the financial, social, economic and psychological level of the SHG women members in Kanyakumari district. Yet there are several broader and pragmatic areas which were in the process identified which warrant further research. Such areas are appended below.

- 1) A study on SHG women member status change in Tamil Nadu with special reference to financial change.
- 2) Comparative study on the status between women SHG members and non-women SHG members of the Kanyakumari District
- 3) Factors inhibiting SHG Group formation in Kanyakumari District
- 4) Success of economic activities undertaken by the women SHG members of the Kanyakumari District
- 5) An analytical study on the SHG-Bank Linkage Programme in Kanyakumari District.