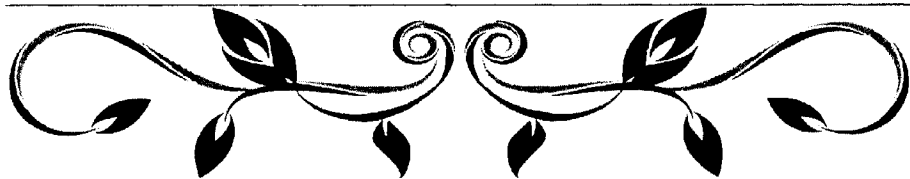




Chapter – VI

SUMMARY OF FINDINGS AND SUGGESTIONS



CHAPTER – IV

SUMMARY OF FINDINGS AND SUGGESTIONS

Women are trying their level best to attain equality of opportunities in various ways, which are different over the time and among societies. Self-Help Groups can help women's economic independence and improve their social status giving rise to women's socio-economic development. Women have started proving themselves in many fields and participation in entrepreneurial activities has increased by leaps and bounds.

VI.1 Introduction

Micro credit for women self-help groups helps pool the small capital resources and skills available with women. It paves the way for fuller utilization of capital and mobilizes the female human potential. It gives psychological satisfaction or relief to the educated women and provides a sense of achievement and a separate enhanced identity in society. A study on the socio-economic development of women who had formed self-help groups became relevant in the context of importance given by the policy makers, financial institutions, government and non-governmental organizations to help form such self-help groups that had demonstrated a positive impact on the status of women. The survey was conducted in selected Mandals of Sri Potti Sriramulu Nellore District based on the interviews and discussions with the groups and group members, field officers of the IKP (Indira Kranti Padham) and questionnaire survey results. The following findings and suggestions are being made.

VI.2 Findings

The study was an attempt to understand the impact of self-help groups on the socio-economic conditions of the sample respondents, which is measured in terms of their standard of living. The following are the findings of the sample respondents.

VI. 3 Socio-Economic Conditions of the Sample Respondents

It was necessary to get an impression about the socio-economic conditions of the 360 sample respondents so as to examine the factors that led to the success regarding their Self-Help Groups.

VI.3.1 Caste-Wise Distribution of the Sample Respondents

It was evident that out of 36 total SHG groups, 132 (36.5 per cent) Self Help Group members belong to Scheduled Caste, 46 (13.0 per cent) self help group members belong to Scheduled Tribes, 114 (31.5 per cent) groups belong to Backward Castes and 57 (16.0 per cent) belong to Other Castes.

VI.3.2. Age- Wise Distribution of the Sample Respondents

The survey revealed that out of 360 sample respondents, a majority of 130 (36.0 per cent) sample respondents are found in the age group of 26-40 years. It is also observed that 99 (27.5 per cent) sample respondents are found in the age group of 40 above and 67 (18.5 per cent) sample respondents are found in the age group of 61-above and 64 (18.5 per cent) sample respondents are found in the age group of below 25 years.

VI.3.3 Educational Background of the Sample Respondents

A cursory glance revealed that out of 360 sample respondents, 119 (33.0 per cent) sample respondents are illiterate, 120 (33.5 per cent) sample respondents studied up to 1-5th Standard, 74 (20.5 per cent) sample respondents have been educated up to 6-12th Standard, 32 (9.0 per cent) sample respondents have diplomas and 15 (4.00 per cent) sample respondents had completed their graduation.

VI.3.4 Marital Status of the Sample Respondents

It is clear that, out of 360 sample respondents, most of the 334 (93.0 per cent) sample respondents were married who are involved in income-generating activity (like petty shops), 23 (6.5 per cent) widow sample respondents were actively involved in business (like individual business) and 3 (0.5 per cent) sample respondents were other.

VI.3.5 Type of Family of the Sample Respondents

The data revealed that out of 360 sample respondents, 290 (80.5 per cent) sample respondents are in nuclear family because, in the globalized era, people are very much inclined to live in nuclear families rather than in joint families. The joint family concept was disappearing slowly or losing its importance and hence only 70 (19.5 per cent) of the sample respondents live in joint families.

VI.3.6 Income details of the Sample Respondents

From a glance at the income position of the 360 sample respondents, it is clear that 208 (78.0 per cent) sample respondents are in the income level of up to Rs.2000, 64 (18.0 per cent) sample respondents earn income between Rs. 2001-2500, 58 (16.0per cent) sample respondents are in the income level of Rs. 2501-3000 and 20 (5.5 per cent) earn income above Rs.3000 and 9 (2.5 per cent) sample of respondents are in the income level of Rs.4001- above.

VI.3.7 Saving details of the Sample Respondents

With regard to saving attitude of the 360 Sample respondents, 299 (83.0 per cent) sample respondents developed an attitude of saving from their income after they joined the SHGs. It is noted that 48 (13.5 per cent) sample respondents had the habit of saving before they joined SHGs and 13 (3.5 per cent) sample respondents said that they came to know about the savings after seeking help from others.

VI.3.8 Structure of Self-Help Groups

It is noted that the average membership per SHG was 10.00. The study reveals that most of the members agreed that their motives in joining SHGs were to save. Some said they joined the SHG to get credit to meet the unexpected cash demand for consumption and other purposes. A few opined that it led to social empowerment. The average savings per SHG was Rs. 11,666. It varied from Rs. 9000 in Chittamur to Rs. 14,000 in Kavali Mandal per member saving was around Rs.1166. The frequency of group meeting by SHG indicated that monthly meetings were the most common followed by fortnightly and weekly meetings.

VI.3.9 Profile of SHG Members

It is observed that the average age of SHG members was 40.00 years, the lowest being 32 years in Chittamur Mandal and the highest being 45 years in Kavali Mandal. Regarding the caste profile of SHG members, the table shows that majority of members belong to SC&ST Community (i.e.55 per cent). It is the highest in Kavali Mandal with 44 per cent and the lowest in Chittamur Mandal with 14 per cent.

VI.3.10 Coverage of Beneficiaries under SHGs in the Sample Mandals

The data revealed that out of 36 total groups, that 41.67 per cent of respondents are Scheduled Castes, 13.33 per cent of beneficiaries belong to Scheduled Tribes and 30.84 per cent of beneficiaries belong to Backward Castes followed by 14.16 per cent of the beneficiaries from the other castes in the three sample Mandals of SPS Nellore district.

VI.3.11 Purpose of Credit Demanded and Utilized

It is observed that most of the members have demanded credit for domestic consumption purposes. It is the highest in Naidupeta Mandal (60%) followed by Kavali Mandal with 58.46 per cent and Chittamur Mandal with 50.58 per cent. Reasonable proportions of SHG members have demanded credit for other purposes. It is clear that a larger share of credit demanded by SHG members is being utilized for domestic consumption purposes followed by repayment of debts, Festivals and others.

VI.3.12 Economic Activities Covered by SHG Members

It is observed that most of the SHG members (20.00 per cent) are engaged in the petty shop business. Some of the SHG members (14.00 per cent) are engaged in the collection and processing of minor forest products. These products include materials for broom making, cashew, turmeric, tamarind and khalli (leaf plates). 34.00 per cent of the members are engaged in individual businesses like poultry, bangle shop and tailoring. They are also engaged in poultry, dairy and goatery business. Some are engaged in other activities.

VI.3.13 Loan Support to SHGs by Banks

It is noted that they are taking loans for both production and consumption purposes. State Bank of India has provided loans of Rs.54,00,000 to respondents of Naidupeta Mandal, followed by Rs.62,00,000 to Kavali Mandal respondents and 52,00,000 Chittamur Mandal respondents. So far as loan repayment is concerned, the SHG members of Kavali Mandal have repaid 36.90 per cent of their loans followed by those of Chittamur Mandal with 30.95 per cent.

VI.3.14 Savings and SHG Assistance

It is clear that the SHG members in Kavali Mandal have achieved a very high level of average savings at Rs.1,400-00 during 2013-14. Naidupeta followed this where each member on the average could save Rs.1,200-00. SHG members in Chittamur Mandal could save Rs.900-00 per member. The overall average is Rs.3,500-00.

VI.3.15 Impact on the Sample Respondents after Joining the SHGs

It is observed that out of 360 sample respondents, 234 i.e., (65.0 per cent) sample respondents felt that the group savings had a positive impact on family economic status, 82 i.e., (23.0 per cent) sample respondents felt that after joining the Self-Help Groups, they fulfilled their ambition and 44 i.e., (12.0 per cent) sample respondents felt that it contributed to social improvement.

VI.4. Research Hypothesis

There is no significant change in the socio-economic status of sample beneficiary groups before and after joining the Self-Help Groups.

Statistical Test

‘ANOVA ‘f’ test was used to determine the above case.

Findings

There is a significant change in the Habit of savings, Economic Independence and additional employment opportunities gained by the sample respondents, both between groups and within groups.

Hence, the Null hypothesis is rejected (Table No.5.16).

VI.4.1 Average House-hold income of the sample groups in the SPS Nellore district, Caste-wise

Research Hypothesis

There is a significant change in the performance of SHGs in SPS Nellore district in terms of saving, income generation, employment, asset creation and occupational status of self-help groups.

Statistical Test

't' and ANOVA 'F' tests were used to determine the above case.

Findings

There is a significant change in the average House-hold income of the sample respondents before and after joining the self-help groups and between and within the groups, Caste-wise.

Hence, the Null hypothesis is accepted (Table No.5.18 & 5.19).

VI.4.2 Average House-hold income of the sample groups in the SPS Nellore District, Occupation-wise

Research Hypothesis

There is a significant change in the performance of SHGs in SPS Nellore district in terms of saving, income generation, employment, asset creation and occupational status of self-help groups.

Statistical Test

't' and ANOVA 'f' tests were used to determine the above case.

Findings

There is a significant change in the average House-hold income of the sample respondents before and after joining the Self-Help Groups and between and within the groups, Occupation-wise.

Hence, the Null hypothesis is accepted (Table No.5.20 & 5.21).

VI.4.3 Average House-hold Employment of the sample groups in the SPS Nellore District

Research Hypothesis

There is a significant change in the performance of SHGs in SPS Nellore district in terms of saving, income generation, employment, asset creation and occupational status of Self-Help Groups.

Statistical Test

't' and ANOVA 'f' tests were used to determine the above case.

Findings

There is no significant change in the average House-hold employment of the sample respondents before and after joining the Self-Help Groups and between and within the groups, Caste-wise.

Hence, the Null hypothesis is rejected (Table No.5.22 & 5.23).

VI.4.4 Average House-hold Employment of the sample groups in the SPS Nellore District, Occupation-wise

Research Hypothesis

There is a significant change in the performance of SHGs in SPS Nellore district in terms of saving, income generation, employment, asset creation and occupational status of Self-Help Groups.

Statistical Test

‘t’ and ANOVA ‘F’ tests were used to determine the above case.

Findings

There is a significant change in the average House-hold employment of the sample respondents before and after joining the Self-Help Groups and between and within the groups, Occupation-wise.

Hence, the Null hypothesis is accepted (Table No.5.25 & 5.26).

VI.4.5 Average House-hold Assets of the sample groups in the SPS Nellore District, Caste-wise

Research Hypothesis

There is a significant change in the performance of SHGs in SPS Nellore district in terms of saving, income generation, employment, asset creation and occupational status of Self-Help Groups.

Statistical Test

‘t’ and ANOVA ‘F’ tests were used to determine the above case.

Findings

There is a significant change in the average House-hold assets of the sample respondents before and after joining the Self-Help Groups and between and within the groups, caste-wise.

Hence, the Null hypothesis is accepted (Table No 5.27 & 5.28).

VI.4.6 Average House-hold Assets of the sample groups in the SPS Nellore District, Occupation-wise

Research Hypothesis

There is a significant change in the performance of SHGs in SPS Nellore district in terms of saving, income generation, employment, asset creation and occupational status of Self-Help Groups.

Statistical Test

't' and ANOVA 'f' tests were used to determine the above case.

Findings

There is a significant change in the average House-hold assets of the sample respondents before and after joining the Self-Help Groups and between and within the groups, Occupation-wise.

Hence, the Null hypothesis is accepted (Table No 5.30 & 5.31).

VI.5 Analysis of the Study

The above findings reveal the details of socio-economic development of women through Self-Help Groups in the SPS Nellore district of Andhra Pradesh. The income of the women has been increased after joining the Self-Help Groups. So that the monthly household expenditure had also has been raised considerable level. But the savings are increasing at a slow rate, because the incremental expenditure is higher. Mostly, they are spending for present consumption.

The members should change it. The good practice of the women SHGs in the study area is repayment of the loan in time. Most of the debtors paid their monthly dues within the time, and some of the members have been paid their dues in advance. A few members do not pay in time but this is not affecting the further credit of SHGs. The repayment of loan is regular and within time and we may conclude that the economic activities of SHGs are quite successful. In this way SHGs in SPS Nellore district of Andhra Pradesh are very successful in ensuring women empowerment in rural areas.

It is found that the operational efficiency and the group dynamics of the SHGs is not same in all Sample Mandals in SPS Nellore district. This could be attributed to several factors like background of SHG formation, internal problem, support provided by the promoters and effective leadership. It is observed that the average membership in SHG was around 10.00. The social profile of SHG members indicates that majority of the members are schedule caste, i.e., their overall average is 41.67 per cent. The overall literacy rate is only 40.86 per cent as against the district female literacy rate of 45.08 per cent. The members had joined the group in order to earn more income, promote savings habits and to develop collective economic and social activities.

So far as the frequencies of group meetings are concerned, it is observed that monthly meetings were the most common. The Groups maintain cashbooks, passbooks and attendance registers. The member's in-charge of accounts is being given training in book keeping by the master book keeper (MBK). But the member who looks after all this secretarial work is not paid any financial incentive.

From the study, it is found that individual members contribute Rs. 10 to Rs. 100 per month. 70 per cent of SHG members developed the thrift habit and their period of circulation was monthly. Accumulated savings by the members to group funds per SHG were to the tune of Rs. 3500. Against this loan disbursed amounted to Rs.20000. The SHG disbursed loans both for consumption and for production purposes. Purpose-wise disbursement of credit by SHG indicates that, domestic consumption received maximum share of 56.34 per cent, followed by others 5.00 per cent. It is found that credit demanded for investment purpose is very low i.e. 7.57 per cent only.

The members have invested the loan in different economic activities like petty shop, dairy, goatery, vegetable vending, tailoring, leaf plate making, poultry, bangle shop, collection and marketing of minor forest products, individual business and other activities and are getting a good price. They are earning about Rs.2000 to Rs. 3000 per month through these activities. Members perceived several benefits through their membership in SHGs such as economic independence (66.66 per cent), self-confidence (84.24 per cent) and promotion of savings habits (58.62 per cent), social cohesion (78.99 per cent) and freedom from debt (53.61 per cent). The study reveals that the members are not skilled enough to run various units.

The study revealed that the average household income of the beneficiaries increased by 52.04 per cent in Selected Mandals of SPS Nellore district in Andhra Pradesh and this was found to be statistically significant in the study area. To get the real impact of the SHG Programme, the additional income figures of beneficiaries were compared with those of non-beneficiaries. The study revealed that the average household income of non-beneficiaries rose by 26.75 per cent in selected Mandals of SPS Nellore district and this was found to be statistically not significant in the study area. The calculated 't' value showed that the difference in household income of beneficiaries of the selected Mandal was significant during pre and post-SHG periods, which implies that SHG has had a significant impact on income. The calculated 't' value showed that the difference in household income of non-beneficiaries of the study area was not significant during pre and post-SHG periods. Occupation -wise analysis shows that in selected Mandals of SPS Nellore district in Andhra Pradesh, the incremental income was relatively more for Cultivators, followed by rural artisans in the study area.

The study observed that the average house-hold employment increased by 150.58 man days in selected Mandals of SPS Nellore district respectively. Caste-wise analysis revealed that the incremental employment was relatively high for SC and BC caste categories in the study area. To test the impact of SHGs, 't' values have been calculated which were found to be significant in all caste groups. The employment generation is not significant in the case of non-beneficiaries. To find out the differential impact on various occupational categories, a study was made pertaining to employment generation among different occupational groups.

The study revealed that nearly 5.02 per cent of the employment had been generated in case of 'schedule caste' during post-SHG period. Evidently, employment level of the beneficiaries increased remarkably in comparison with the non-beneficiaries whose employment level did not change much. In respect of impact of asset base of beneficiaries, the study made it clear that the average asset holding of beneficiaries, increased from Rs. 1296240/- to Rs.1921198/-, indicating 48.21 per cent increase in the post-SHG period in selected Mandals of SPS Nellore district. Caste-wise analysis revealed that the generation of incremental assets was relatively high for SC category when compared to other castes.

To test the impact of SHGs 't' values have been calculated which were found to be significant in all caste groups. In the case of non-beneficiaries of the study area, 't' values were not significant during pre and post-SHG periods, except in the case of other castes. Occupation-wise analysis revealed that, the incremental asset was relatively high for cultivators followed by others and rural artisans in selected Mandals of SPS Nellore district. The percentage of increase in assets was relatively more for cultivators in selected Mandals of SPS Nellore district. With regard to non-beneficiaries, there was no remarkable improvement in their asset level, of all occupational groups, in the study area, except in the case of cultivators.

The study reveals that SHGs had set a new agenda for financial intermediation by banks in the form of micro-credit. They have infused a new dynamism among their members to climb the socio-economic ladder in the development process. Thus, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor.

VI.6 Policy Implications

In this twenty-first century, we must take adopt an active, people-centered and growth-oriented poverty alleviation strategy-a strategy which satisfies women's aspirations and ensures their involvement. It is envisaged that self-help groups will play a vital role in such a strategy. But there is a need for structural orientation of the groups to suit the requirements of new business. Micro credit movement has to be viewed from a long-term perspective under SHG framework, which underlines the need for deliberate policy implications in favor of assurance in terms of technology back-up, product market and human resource development. Hence, there is a need for the development of an innovative and diversified micro-finance sector, which will make a real contribution to women empowerment.

VI.7 Suggestions

In the light of the empirical study, the following suggestions are offered for the effective role SHG Programme can play in the economic empowerment and improvement of the quality of life of the poor/ low- income rural women. Government and Non-Government organizations should work effectively to motivate the women self-help groups for upliftment of their members.

Literacy and numeric training are needed for the poor women to benefit from the micro-credit schemes. In spite of mass literacy and awareness campaigns, the basic objectives of SHGs seemed to have not been understood by the members clearly. They still display the 'dependency syndrome' on the government. This needs to be corrected through vigorous awareness campaigns.

Until the objectives of self-help scheme such as DWCRA are clearly understood by the members, there should be sustained monitoring of the groups either by ministerial staff of the government or non-governmental organizations (NGO) over the progress of SHGs.

Governmental agents and facilitators of NGOs should act as liaison/bridge builders between the banker and beneficiaries of SHGs. Individual beneficiaries- specific credit requirements must be assessed and accordingly, arrangements must be made for the disbursement of adequate and timely credit coupled with supervision of the end-use of credit, both by the supervisors of banks and facilitators of NGOs, which will help in effective utilization of credit by the members of SHGs.

Care should be taken to ensure that women, who are not poor, are not included as beneficiaries. In spite of local political pressure, care should be taken so as to not to leave out really poor women who live in remote villages hamlets. NGOs, who have adopted some villages for rural uplift, can help in proper identification of beneficiaries because of their familiarity with villages. Further, NGOs can monitor the agencies in order to ensure right selection of really poor women.

The members of the SHGs should be more active, enthusiastic and dynamic to mobilize their savings by group actions. In this process government and NGOs should act as facilitators and motivators. The procedure of the banks in sanctioning credit to SHGs should be simple and quick.

Active intervention by district administration, professional bodies and voluntary organizations is precondition for the successful conception of self-help group enterprises in terms of skill training, designing products, providing new technology and gaining access to market.

There should be a permanent DWCRA bazaar in addition to periodical DWCRA bazaars at district head quarters. The prices of products should be a little less than the open market prices so that the consumers are attracted to DWCRA bazaars. In order to achieve lower cost and price levels, imparting training in their trades should enhance the productivity levels of SHGs.

There should be periodical exhibitions, seminars and workshops to enhance the awareness levels of SHGs members.

Poverty, illiteracy, ignorance, unfavorable atmosphere, lack of innovation and bureaucratic attitude of the officials are some of the constraints in the development of women Self-Help Groups. Therefore, an integrated approach and concerted efforts are needed for the development of Self-Help Groups. Human Resource Development is a key element in this endeavor also.

VI.7.1 Suggestions and Action Points

1. Programmes for the development of women are a recent phenomenon in India. Traditionally women were dependent and were allowed to perform only restricted activities. But in modern days they furnish in every field and income out with innovations for women development only a few educated women are participating in such activities and through many institutions in bringing awareness among the women and to give a detailed analytical performance of micro finance, which help development of women self help group.
2. To encourage women to promote SHG because it provides an opportunities to bring awareness among women about their situation, discrimination of rights and opportunities as a step towards gender equality. Collective awareness building provides a sense of group identify and power of working as a group.

3. To help the SHG members for attending the entrepreneurship training. There is a need to strengthen the extension service system and human resources development to improve the knowledge, skill, attitude and practice of people engaged in business.
4. To provide employment opportunity that is micro enterprises has emerged as a real boon for the poor besides solving the problem of poverty. It helps to generate additional income for the families in both rural and urban areas. Tailoring, Embroidery work, Pickle Making, fruit canning and the like, provides then simple prospect for illiterate and poor women to make livelihood.
5. To help the women to strengthen their economic activities it is to create positive linkages and to support for access to raw material, skill training, marketing opportunities and credit needs. It will increase their economic condition.
6. Motivate poor women to form the SHG because the SHGs not improved their economic status for their members but also changed their entire out look towards society education, women's rights and so on.
7. To facilitate and solve problems of the income generation programmes of the SHGs the ability to earn income boosts the self confidence and gives the inspiration to achieve more. Even through money is not only the motivation factor, it does motivate women to shoulder more meaning full responsibilities in their business unit.
8. The SHGs help the members participate in the group decision and decision making. It is to create or reorient democratic, economic and social process and institutions to enable poor women to participate fully ad actively in decision making in the family and community at the local, district and State and National levels.
9. To promote ad ensure the human rights of women at all stages of their life cycle.

VI.8 Conclusion:

Women constitute the most important segment of the Country's population. The central and State governments have been implementing many Programmes and schemes to empower women economically, socially, politically and legally with special emphasis on those who live in rural area. The ultimate objective of all that effort is to make women economically independent and self reliant. A large majority of women still face the problems of poverty and unemployment which haunt them in spite of over fifty years of planned economic development. The general economic development failed to treacle down to the poorest State of the society- gender discrepancy, is another problem faced by women, has been manifested in various forms in India and Andhra Pradesh State.

The government of India and State government recognize such activities and announce many incentives, subsidies, micro finance and after more opportunities to develop SHGs.

Against this background the present study aims at institutions the development of women SHGs in Sri Potti Sriramulu Nellore District. For this purpose, the researcher has identified 360 SHG respondents from the three leading SHG block of the district. The development of women self help groups has been analyzed with the help of appropriate statistical tools.

Traditionally women were dependent and were allowed to perform only retracted activities. But in modern days they flourish in every field and come out with innovations for women development. Only a few educated women are participating in such activities and through many institutions in bringing awareness around women only few know about the opportunities avoidable. In order to create awareness among the women and to give a detailed analytical performance of micro-finance, which the researcher has been to know whether SHG concepts really helps in eradicating poverty by upending doors of employment opportunities through the entrepreneurial ventures.

The self help groups place rural women on the development track. The SHGs have empowered them at the economic and family level. Women are mobilized collectively as a prominent strength for the social change. But women utilize the opportunity only at the preliminary level. Organizing women into SHG provides several openings and they have to use them without hesitation. Women have to make the first move on the development path for the empowerment of the entire women folk.