# Chapter 5

# Findings, Suggestions and Conclusion

## 5.1 Introduction:

The purpose of this chapter is to sum-up the main findings and conclusions of the study to get a comprehensive view on the basis of these conclusions suitable suggestions are also made in this chapter to effect change the existing situation and thereby to develop women empowerment in the study region.

## 5.2 Major Findings:

## 5.2.1 Relating to Socio-economic profile:

1. The result shows that the average age of the women was found to be 31 years. The maximum number of the women's was found to be married. The maximum numbers of the women's are educated upto 8th to 10th Std.The maximum number of the women's from Hindu religion. The maximum numbers of the women's were from Scheduled Caste (SC) category. The maximum numbers of the women's were house-wife.

2. The maximum numbers of the women's are stay in kaccha type of house. The maximum numbers of the women's were having

electricity connection. The maximum numbers of the women's were having toilet facility. The maximum numbers of the women's were used piped water as drinking water.

3. The maximum numbers of the women's were lived with joint family. The maximum numbers of the women's were having APL type of ration card. The maximum numbers of the women's were having 1 – 3 years' experience in Self Help Group. The maximum numbers of the women's says that in their family, husband was a decision taker. The maximum numbers of the women's were having less than 5000 monthly income before joining Self Help Group. The maximum numbers of the women's were chose NGO to join Self Help group.

## 5.2.2 Relating to motives or reasons for joining SHG's:

4. Rank analysis results revealed that getting loan facility, meeting family expenses, earn money for savings, getting recognition in the society, to start own business and avail subsidy are a motives or reasons behind the joining of self-help groups are ranked as women order of preference respectively.

5. The maximum numbers (83.9%) of the women's were agreeing for meet family expenses.

6. The maximum numbers of the women's were agreeing about earn money for savings.

7. The maximum numbers of the women's were agreeing about get loans.

8. The maximum numbers of the women's were agreeing about get recognition in society.

9. The maximum numbers of the women's were agreeing about avail subsidy.

10. The results found that, the maximum numbers (92.3%) of respondent's response were low for monthly income before joining Self Help group. Whereas, maximum numbers (75.4) of respondents response were high for monthly income after joining Self Help group.

11. The result shows that, the maximum numbers (46.9%) of respondent's response were high for monthly expenses before joining Self Help group. Whereas, after joining Self Help group maximum number (46.5%) of respondent's response were moderate for monthly expenses.

12. From the result it is indicated that, the maximum numbers (91.7%) of respondent's response were high for low savings before joining Self Help group. Whereas, the maximum numbers (78.0%) of respondents response were high for high savings after joining Self Help group.

13. From the result it is observed that, the maximum numbers (82.6%) of respondent's response were low for possession of

durable goods before joining Self Help Group. Whereas, the maximum numbers (69.6%) of respondents response were high for possession of durable goods after joining Self Help group.

14. From the results it is found that, the maximum numbers (88.8%) of respondent's response were low for possession of livestock or house before joining Self Help group. Whereas, the maximum numbers (73.8%) of respondents response were high for possession of livestock or house after joining Self Help group.

15. From the results it is revealed that, the maximum numbers (89.7%) of respondent's response were low for possession of ornaments before joining Self Help group. Whereas, the maximum numbers (71.1%) of respondents response were high for possession of ornaments after joining Self Help group.

16. The results indicated that, the maximum numbers (91.0%) of respondent's response were low for possession of saving accounts before joining Self Help group. Whereas, the maximum numbers (72.7%) of respondents response were high for possession of saving accounts after joining Self Help group.

17. The maximum numbers (90.0%) of respondent's response were low for possession of saving accounts before joining Self Help group. Whereas, the maximum numbers (72.5%) of

respondents response were high for possession of saving accounts after joining Self Help group.

## 5.2.3 Relating to Personal development:

18. The results indicated that, the maximum numbers (93.0%) of respondent's response were very low for self-confidence before joining Self Help group. Whereas, the maximum numbers (80.6%) of respondents response were very high for self-confidence after joining Self Help group.

19. The result shows that, the maximum numbers (95.1%) of respondent response were low for initiatives before joining Self Help group. Whereas, the maximum numbers (76.4%) of respondents response were high for initiatives after joining Self Help group.

20. From the results it is found that, the maximum numbers (91.4%) of respondent response were low for utilization of time before joining Self Help group. Whereas, the maximum numbers (74.0%) of respondent response were high for utilization of time after joining Self Help group.

21. From the results it is observed that, the maximum numbers (89.5%) of respondent response were low for self-empowerment before joining Self Help group. Whereas, the maximum numbers

(79.3%) of respondents response were high for self-empowerment after joining Self Help group.

22. The result shows that, the maximum numbers (90.8%) of respondent response were low for personal development before joining Self Help group. Whereas, the maximum numbers (81.9%) of respondents response were high for personal development after joining Self Help group.

23. The results found that, the maximum numbers (92.5%) of respondent response were low for financial knowledge before joining Self Help group. Whereas, the maximum numbers (88.4%) of respondents response were high for financial knowledge after joining Self Help group.

24. The results revealed that, the maximum numbers (91.4%) of respondent response were low for self-satisfaction before joining Self Help group. Whereas, the maximum numbers (85.0%) of respondents response were high for self-satisfaction after joining Self Help group.

25. From the results it is found that, the maximum numbers (96.3%) of respondent response were low for leadership skill or management orientation before joining Self Help group. Whereas, the maximum numbers (77.3%) of respondents response were high for leadership skill or management orientation after joining Self Help group.

26. From the results it is observed that, the maximum numbers (94.7%) of respondent response were low for self-motivation or achievement motivation before joining Self Help group. Whereas, the maximum numbers (87.2%) of respondents response were high for self-motivation or achievement motivation after joining Self Help group.

27. From the results, it is observed that, the maximum numbers (95.6%) of respondent response were low for self-reliance before joining Self Help group. Whereas, the maximum numbers (86.7%) of respondents response were high for self-reliance after joining Self Help group.

28. From the results it is found that, the maximum numbers (95.2%) of respondent response were low for decision making ability in family or community before joining Self Help group. Whereas, the maximum numbers (88.3%) of respondents response were high for decision making ability in family or community after joining Self Help group.

29. The results indicated that, the maximum numbers (92.8%) of respondent response were low for risk taking ability before joining Self Help group. Whereas, the maximum numbers (78.7%) of respondents response were high for risk taking ability after joining Self Help group.

30. The results found that, the maximum numbers (93.0%) of respondent response were low for interpersonal communication skill before joining Self Help group. Whereas, the maximum numbers (81.7%) of respondents response were high for interpersonal communication skill after joining Self Help group.

## 5.2.4 Relating to Economical development:

31. The result shows that, the maximum numbers (94.1%) of respondent response were low for economic empowerment before joining Self Help group. Whereas, the maximum numbers (80.2%) of respondents response were high for economic empowerment after joining Self Help group.

32. From the results it is observed that, the maximum numbers (90.9%) of respondent response were low for loan before joining Self Help group. Whereas, the maximum numbers (81.4%) of respondents response were high for loan after joining Self Help group.

33. From the results it is indicated that, the maximum numbers (94.8%) of respondent response were low for savings before joining Self Help group. Whereas, the maximum numbers

(86.8%) of respondents response were high for savings after joining Self Help group.

34. From the results it is found that, the maximum numbers (95.8%) of respondent response were very low for training for generating Income before joining Self Help group. Whereas, the maximum numbers (80.9%) of respondents response were high for training for generating Income after joining Self Help group.

## 5.2.5 Relating to Social development:

35. From the results it is shown that, the maximum numbers (94.3%) of respondent response were low for develop social relations before joining Self Help group. Whereas, the maximum numbers (71.7%) of respondents response were high for develop social relations after joining Self Help group.

36. From the results it is observed that, the maximum numbers (95.8%) of respondent response were very low for knowledge about the law to protect and defend women before joining Self Help group. Whereas, the maximum numbers (77.8%) of respondents response were high for knowledge about the law to protect and defend women. after joining Self Help group.

37. The results found that, the maximum numbers (96.2%) of respondent response were low for social service before joining Self Help group. Whereas, the maximum numbers (79.3%) of respondents response were high for social service after joining Self Help group.

38. The results indicated that, the maximum numbers (94.7%) of respondent response were very low for social involvements or extension participation before joining Self Help group. Whereas, the maximum numbers (85.1%) of respondents response were high for social involvements or extension participation after joining Self Help group.

39. The results shown that, the maximum numbers (96.0%) of respondent response were very low for social contribution before joining Self Help group. Whereas, the maximum numbers (80.6%) of respondents response were high for social contribution after joining Self Help group.

40. From the results it is observed that, the maximum numbers (96.1%) of respondent response were low for community development before joining Self Help group. Whereas, the maximum numbers (82.4%) of respondents response were high for community development after joining Self Help group.

41. From the results it is shown that, the maximum numbers (97.0%) of respondent response were low for facilitate mobility

or mass media contact before joining Self Help group. Whereas, the maximum numbers (78.5%) of respondents response were high for facilitate mobility or mass media contact after joining Self Help group.

42. From the results it is found that, the maximum numbers (94.1%) of respondent response were low for to help others before joining Self Help group. Whereas, the maximum numbers (87.0%) of respondents response were high for to help others after joining Self Help group.

43. From the results it is indicated that, the maximum numbers (92.8%) of respondent response were very low for knowledge about gender equality and equal rights before joining Self Help group. Whereas, the maximum numbers (82.4%) of respondents response were high for knowledge about gender equality and equal rights after joining Self Help group.

## 5.2.6 Relating to Political development:

44. The results indicated that, the maximum numbers (96.0%) of respondent response were very low for political awareness before joining Self Help group. Whereas, the maximum numbers (71.4%) of respondents response were high for political awareness after joining Self Help group.

45. The result shows that, the maximum numbers (53.6%) of respondent response were high for casting of vote before joining Self Help group. Whereas, the maximum numbers (80.4%) of respondents response were high for casting of vote after joining Self Help group.

46. The results found that, the maximum numbers (98.5%) of respondent response were very low for membership in political party before joining Self Help group. Whereas, the maximum numbers (61.4%) of respondents response were high for membership in political party after joining Self Help group.

47. From the results it is observed that, the maximum numbers (98.5%) of respondent response were very low for contesting in the election before joining Self Help group. Whereas, the maximum numbers (61.4%) of respondents response were high for contesting in the election after joining Self Help group.

48. From the results it is indicated that, the maximum numbers (96.9%) of respondent response were very low for participating gram sabha meeting before joining Self Help group. Whereas, the maximum numbers (81.5%) of respondents response were high for participating gram sabha meeting after joining Self Help group.

## 5.2.7 Hypothesis Testing:

49. **H1: There is a significant difference between personal development of women before and after joining self-help group.** It can be concluded from the t-test results that null hypothesis is rejected and alternative hypothesis is accepted at 5% level of significance. Hence, there is a highly significant difference in the Mean score for personal development variables after joining the SHG. This clearly indicates that there is a significant increase in the Mean Scores of personal development variables after joining SHG showing the Personal development/empowerment of women SHGs members.

50. **H2: There is a significant difference between economic development of women before and after joining self-help group.** It can be concluded from t-test results that null hypothesis is rejected and alternative hypothesis is accepted at 5% level of significance. Hence, there is a highly significant difference in the Mean score for economic development variables after joining the SHG. This clearly indicates that there is a significant increase in the Mean Scores of economic development variables after joining SHG showing the economic development/empowerment of women SHGs members.

51. **H3: There is a significant difference between social development of women before and after joining self-help group.** It can be concluded from t-test results that null hypothesis is rejected and alternative hypothesis is accepted at 5% level of significance. Hence, there is a highly significant difference in the Mean score for social development variables after joining the SHG. This clearly indicates that there is a significant increase in the Mean Scores of social development variables after joining SHG showing the social development/empowerment of women SHGs members.

52. **H4: There is a significant difference between Political development of women before and after joining self-help group.** . It can be concluded from t-test results that null hypothesis is rejected and alternative hypothesis is accepted at 5% level of significance.  Hence, there is a highly significant difference in the Mean score for political development variables after joining the SHG. This clearly indicates that there is a significant increase in the Mean Scores of political development variables after joining SHG showing the political development/empowerment of women SHGs members.

53. **H5: There is an association of demographic factors of women and decision of joining SHG's.**

It can be concluded from chi-square test results that null hypothesis is rejected and alternative hypothesis is accepted at 5% level of significance. Hence, there is an association between demographic factors such as age, occupation, education qualification, social category and decision of joining self-help groups.

## 5.3 Suggestions

On the basis of the present study the following suggestions have been made which will be helpful for the effective implementation of SHG's which will be helpful for the empowerment of women.

1. The Self-Help Groups are a boon for the poor rural women folk which have emerged as safe association for women. The features of collective action, responsibility and social security as well as the financial assistance for income generating activities have attracted the women of weaker sections.

2. The SHG movement with its attractive features of women development has attracted women of all ages and castes, but the active participation has been contributed by the young, middle aged and scheduled caste women.

3. Active participation of women in SHG movement has led to many constraints in the way of their participation. Yet, these constraints have been rooted out with their social backwardness. In this regard, it is suggested that the governmental and non-governmental agencies should take sincere initiative to prevent these constraints of the SHG members who have been facing them

due to their social backwardness, so that the movement may be made meaningful and successful to bring about sustainable development of women leading to their overall empowerment.

4. Research findings based on the maximum number of respondents are educated up 8th to 10thlevel only. Hence, it is suggested that their interest and zeal for education should be properly and carefully encouraged by providing needful educational programmes, schemes and opportunities.

5. Social capability building programmes should be organized from time to time to train the NGO"s activists, volunteers, Panchayat representatives, members of youth clubs etc. to promote small savings and women's active and positive role in development process, ensuring their rights, entitlements and due share in developmental benefits.

6. It has been suggested that government efforts through RBI and NABARD are required for the development of SHGs because this movement is quite contributing in rural women employment and overall development.

7. It has been suggested that continuous and high demand of loan for business started by self-help groups. However, role of Commercial

Banks and Regional Rural Banks in loan disbursement to SHGs is less than satisfactory as compared to co-operative banks. Therefore, there is a need to boost the participation of these banks in supply of micro-finance to SHGs.

8. Government should provide high amount of funds for infrastructure, training and capacity building of rural women developments through self-help groups.

9. More Government efforts and schemes are required to boost up the marketing services such as quality control and selling their products, because most of the products produced by SHGs are food products.

10. The CSWI report suggested that female representation in political institutions especially at the grass-roots level needed to be increased through a policy of reservation of seats for women also suggested 30 per cent quota for women be introduced at all levels of elective bodies. Women's groups and gender politics strictly insisted. That reservation is restricted to the Panchayat level to encourage grass-roots participation of women in elected politics.

## 5.4 Conclusion

Women are increasingly viewed as an important index of the social health of the nation. The development of women is imperative for the social development of a country. Understanding the significance of women's development as an inevitable precondition for national development has increased the government's focus on women empowerment. Among the enormous efforts made by the Indian government towards empowerment of poor and vulnerable women, the SHG approach of late, has gained much momentum. Demographic characteristics of self-help groups women member shown that average age of women member in Self-help group is 31 years and most of women are married and belong to Hindu religion. Literacy level is up to 10th and income level was very low before joining self-help groups.

The findings of present study revealed that getting loans, meeting family expenses, earn money for savings, society recognition, start own business and avail subsidy are the reasons behind the joining self-help groups in Solapur district. This study concluded from the hypothesis testing results that there is a significant difference between personal development as well as self-sufficiency of women before and after joining self-help groups. It also concluded that there is a significant difference between economic development of

women before and after joining self-help groups. It also concluded that there is a significant difference between social development of women before and after joining self-help groups. It also concluded that there is a significant difference between political development of women before and after joining self-help groups. Finally, study concluded that there is a significant role of self-help group in women empowerment such as socio-economic, personal, political developments in Solapur district of Maharashtra state. The formation of SHGs should be encouraged as it has an optimistic impact on women and makes them more visible in the society. SHGs by and large have proved to be the most effective means of empowering poor women and alleviating their poverty. The SHG ensures the provision for sustainable livelihood of women and furthers the development of a country.

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## 5.5 Limitations of the study

1. This is a single cross-sectional study, longitudinal study may differ the results of the study.

2. The researcher is an individual and the population of the SHGs is quite significant. In order to have a bias free data, random sample is selected for study.

3. Due to illiteracy, respondents were not realize the importance of the study and avoided to supply true and reliable information due to misunderstanding about the intension of the researcher.

4. Continuous data series of the secondary data wasn't available from NABARD.Therefore; some data series are not included in research work.

## 5.6 Scope for further Research

1. Potential researchers can undertake region-wise separate studies or alternatively, they can undertake macro-study at State or National level choosing the same topic.

2. A comparative study of men and women SHGs choosing any area and further time period is possible. Similarly, a comparative study of tribal and non-tribal women SHGs is also possible to examine the behavioral aspects in the social segments.

3. An investigative study on contribution SHGs in self-employment of women is possible, choosing another area and different time period.

4. A Comparative study of BPL and APL group is possible. Such a study will help in understanding the role of subsidy in development of entrepreneurs among BPL families. Separate studies on role of NGOs, role of banks in SHG development are possible.