

CHAPTER-VIII

SUMMARY AND CONCLUSIONS

A total 300 women leaders and members of SHG groups were interviewed for the study by adopting an interview schedule. The interviews took place in the local language i.e., Telugu. The interviewer also took the opportunity of observing the functioning of SHGS by being a non-participant observer in the sittings of some of the SHG groups during the period of the study.

MAJOR FINDINGS OF THE STUDY

- The sample were drawn from different age groups, both young and middle aged: 15.33% (16) of them are aged below 15-20 years, 36 (12%) between 21 to 25 years 68(22.67%) between 26 and 30 years, 50(16.67%) between 36 and 40 years, 49(16.33%) between 41 to 45 years, 23(7.67%) between 46-50 years and only 3(1%) above 50 years (see Table-1). The fact that almost the total sample was young or middle-aged should be viewed in the background of propagation and encouragement of SHG groups for last seven to eight years in the state. Most of the respondents 36.33% (109) are illiterates. 35% (105) the Women studied 10th class 20.33% (61) have studied of lower primary

(up to 5th class). 5.67% (17) have intermediate education and 2.67% (8) have degree qualification (see table-7).

- As the Women were based in villages, most of them 52% (156) were agricultural labours. Some of them 10% (30) have vegetable sales in

nearby town markets and another 10% (30) did sanitation works 5% (15). Some work in shops, 14% (42) did daily labour (coolies) 4% (12) have tiffin shops in their area and 3% (9) did tailoring, some 3% (9) sustained themselves by running petty shops (see table-8). It is heartening to note that a majority of the women, although illiterate and from agricultural labour background had chosen to join SHG groups.

- The income of the respondents is also mostly moderate. The distribution of the respondents among various income groups reveals that majority of the respondents i.e., 78.67% (236) of them had in income of over between Rs. 1000 to 5000, 20.67% (62) earned between 6000 to 10000 and only 0.66% (2) had an income of above Rs. 10, 000 (see table-9). It can be deduced that those with meagre incomes are unable to join SHG groups as they may find it difficult to save even Rs. 30 or 50 per month.
- In the study majority of women were married in five mandals (84 percent). While of women were Widows women 11.67% (35). (See table -10)

- The Women of SHGs hailed from different castes 40%(120) of them belong to backward castes, 30% (90) are from upper castes, 15%(45) or scheduled castes and another 15% (45) from scheduled tribes (see table-11). As the SHG groups are encouraged among sections which are below the poverty line (BPL) most of the poor hail from BC, SC and ST communities. 15% (45) are Christian and 10% (30) or Muslim Women while the rest of them are Hindu's.
- Majority of the women 52% (156) expressed difficulties in reading news papers, because of lack of time and 36.33%(109) of the women were illiterates.
- The selected 300 women of different SHG groups joined due to Motivation by various sources 50% (150) of them were motivated through the Gram Sabha and 30% (90) were motivated by neighbors 10% (30) were motivated by Gram Sevaks, 5% (15) of them joined through Information on the TV channels and same number 2% (6) through the newspapers and Government programmes. Only 1% (3) came to about SHGs know through the Radio.
- Most of the respondents took the loans from the group fund. The main purpose of taking these loans. 30% (90) took the loan to start flowers and vegetable cultivation, 16.67% (50) for vegetable selling, 13.33% (40) took the loan for the domestic purpose (to buy buffalow, cows) 11.67% (35) to start tailoring and the same percentage 11.67% (35) to run petty shops. 9% (27) to manufacture milk products, 4.33% (13)

took loans for the purpose of cloth business and 3.33% (10) are manufacturing and selling food products. Rest of them have taken loan for the purpose of preparing Pickles, vadiyalu, hot chips, snacks etc.,

- There is a marked change in the perceived status of women. Frequent meeting of women as routine exercises of Self Help Groups enable them besides settling the business matters to interact and communicate with each other and share their problems and suggest solutions which tend to boost their confidence. This in turn will have manifest and latent consequences on the inter-personal relations both in the family and community.
- All the members of the groups are aware about the status changes and important things they have achieved as result of their association with SHG. Most of them appreciated and acknowledged the all round benefits of associating with SHGs. The communications habit of newspaper reading and watching TV increased among women to get more information about day to day affairs and government programmes and policies.
- In Chittoor district many women prefer Sakshi newspaper. Majority of them read news and women's pages, while others were interested in reading agricultural and health based information.
- Few women were interested in reading magazines. Women read the Navodayam Community Magazine and 60% of the women like to listening to radio, because of music oriented programmes and news. 27.78% (50) of the women were interested programmes for women 16.67% (30) of women agricultural issues.

- Social mobility and free movement within and outside the villages by women increased mass media exposure in villages, T.V watching specially for news and entertainment, helped them to gain confidence and become independent.
- The selected SHG groups of 300 women had a membership between 10-15.
- 90% (270) of women stated that they had electricity at home, and 45%(135) of the respondents own radio sets. Majority of the respondents 80%(240) own television, while 20%(60) do not have TV in their homes. They are watching TV at their neighbors house, friends home and community centers.
- 93.67%(225) of the respondents have cable connection. Majority of the women watched TV in the afternoon and evening.
- 88% of women regularly watched T.V. majority of women preferred to watch serials and news followed by entertainment programmes and other programmes. TV is the main channel of entertainment for rural women.
- 60% of women use cell phones for their business activities.
- The Gram Sabha is utilized extensively by rural women. Majority of the respondents joined in SHGs for saving and credit purpose through the Gram Sabhas. They regularly attend meetings and discussed economic

activities, government programmes, benefits, health and womens issues.

- Women improved the sanitary conditions of the rural areas because of the construction of individual latrines.
- Awareness on small family norm and adoption of family planning increased among women as they were exposed to these issues in group meetings. Awareness on age at marriage also increased among the women.
- Almost all respondents were happy with their businesses and joining in the group had changed every one. In the family decision making capacities increased and women attained greater equality in family matters.
- A large majority of the respondents 31% (93) community with others and stated that they are able to take independent decisions on various family matters. All the SHG members attend weekly and monthly meetings regularly. Women were also satisfied with the issues discussed in the meetings.
- Most of rural women believed television to be a credible and next to trust medium it they the Gramasabha. Communication with neighbors and information through this way also very useful for womens.

- Over all positive changes in the life styles of women such as proper food habits, education of children, dress pattern, beauty consciousness, acquisition of modern gadgets and personal hygiene enhanced.
- 100% (300) of the SHG members stated that their groups are registered and all of them are sharing information among various SHGs through their community coordinators. Repayment of bank loans is regular among almost all the respondents.
- Most of the group are dominated by some active leaders and high caste people.
- Television and Gram Sabha information were cited the women has most useful media for self help groups.
- Majority of the members depend on the local markets to exhibit their products. Only a few groups who have contact with state level offers, will be get the opportunity to access markets outside.
- Apart from exhibiting the products at state / national level. Majority of the SHG Women appeal to mass media to help their businesses by telecasting their success stories and especially focus their products in the global market.
- Women of SHGs actively participate in social issues like literacy, health care and family planning, immunization, enrolment of children in schools and motivate participation in community work.

Suggestions and Conclusion:

- The media must be involved in developmental activities for the betterment of the community.
- News of SHGs and their programmes must be covered in print media and should be telecast in TV channels for rural development.
- Village related problems must be focused in TV channels.
- Continuing education programme can be conducted for illiterate members.
- Grassroot problems and womens problems in rural areas must be honestly telecast for rural development.
- Mass media can play a positive role in womens awareness programmes.
- Audio visual communication and little media should be utilized more frequently for insertion, motivation and effective propagation about schemes.
- Entrepreneurial development programmes should be conducted for the socially and economically advantaged groups.
- Internet and other sources of information should be used together for information on market demand and trends, So that goods produced can sold at profitable price.

- Women of SHG should be given training on managerial and leadership skills and may be motivated to represent themselves in panchayat elections and to take part in political activities.
- The members must be motivated to evolve legislation in developmental activities for the betterment of their community.
- Through mass media like radio, newspaper, television are present in the village, almost all the respondents were aware of the SHG schemes through their community coordinator only. Thus interpersonal communication channels are important for development of rural women.
- SHG members meet a group and hold meetings interpersonal communication and group communication are preferred among the beneficiaries in group meetings ideas are exchanged on micro planning, mobilization of socio economic sources optimum utilization of resources and SHG schemes.
- All the women of SHGs receive the cocoperation of the project officials and public representatives. Local cooperative banks lend needed financial support of the beneficiaries. They have been supported by the project officials, who are involved in training programmes for the beneficiaries. The public representatives continuously act as links between beneficiaries and the local government institutions. The

incident of repayment of bank loans indicates the repaying capacity of the SHG members and the trust they repose in the banks.

- Financial savings have gone up among all members of the SHGs, economic empowerment has instilled confidence and made women socially articulate. There is greater political sensitivity among the SHG members.
- Over all there is perceptible change socially, economically, politically, psychologically and culturally of women in the rural areas after they joined SHGs.