

CHAPTER 12

SUMMARY OF FINDINGS AND RECOMMENDATIONS

12.1 INTRODUCTION

12.1.1 We have stated in the introductory chapter that the basic objective of this study is to find out the impact of the working of the SHG in reducing the rural poverty. Side by side, the other important objective of this study was to find out whether the activities related to the working of the SHG increase the empowerment of women or not. We have examined the working of the SHGs by using some parameters like caste, religion, education and sex through which we have selected the SHGs from our two Sub-Samples. Another aspect that also needs to mention that we have made a comparison among the rural poor households who are in the periphery of the SHG safety net and who are not and we have had some interesting findings that we mention in the subsequent section of the concluding chapter.

12.2 SOME IMPORTANT FINDINGS

12.2.1. The working of the SHG, as we observed, depends very much on the education of the group leaders of the SHGs. In this context the SHGs of sub-sample I exhibit more academically sound leaders, compared to sub-sample II. If we assume that for efficient office management complete eight years of education is necessary then 46.67 percent leaders of sub-sample I are found as sound leaders. This percentage is as low as 22.22 percent in sub-sample II. Further, if we assume that efficient leader's means who have completed twelve years of education then none of the leaders of sub-sample II are found to be efficient. The percentage figure of the same for sub-sample I is around 9 percent.

12.2.2. Again, if we measure the working of the SHG on the basis of savings potentially of the SHG members then it can be seen that 82.47 percent members have saving potentially which is regular in nature in sub-sample I. On the other hand, the same for sub-sample II is 73.33 percent. Further, if we judge the working of the SHGs on the basis of the meeting organized by the SHGs and that of the attendance of the members in the meeting, then we see, in spite of mandatory attendance, SHG members of both the sub-Samples

exhibit unsatisfactory performance. If we combine the percentage of absent member for the two Sub-Samples then it stands at 53.60 percent. It is not healthy for working of the SHG.

12.2.3. Our study beyond doubt shows that the exchange of views among the members increases the opportunity to use the existing education set up by the household members. This has been reflected in chapter 6. One can observe consistently high degree of difference in the education among the household members of the SHGs and Non-SHGs. Although all households of SHG are BPL households as per their formation and all households of Non-SHG are also BPL households as per our consideration, we see nearly 37 percent members of the non-SHG households are illiterate. But it is only 12 percent in case of SHG households. Again, if we consider complete eight years education in our measuring scale as educated, then we see that 17.50 percent members of the SHG households are educated, but it remains as much as low as 2.54 percent in case of the Non-SHG household members. It simply means that, the working of the SHG is some extent increases the opportunity of education among the SHG members. This has been highly reflected among the teen agers of the SHG households.

12.2.4 In terms of incidence of employment the percentage of employed adults of the SHGs who engaged in gainful employment are around 80 percent in Sub-Sample I and it is around 70 percent in Sub-Sample II. For total sample it becomes 75 percent. But the same percentage figures for Non-SHG household members are 56.69 percent, 55.74 percent and 56.22 percent in Sub-Sample I, Sub-Sample II and Total Sample respectively. All are being observed in tables 7.7A to 7.7C. These differences are highly significant statistically also. This permits us to say that the working of the SHG increases the attitude of the employable adults in searching more employment within or outside of the villages. This has also been reflected by their mean employment also. If we compare between SHG and Non-SHG household members for the total samples then we see from the tables 7.8C & 7.9C that the mean employment enjoyed through primary occupation by the two groups of employed adults are 192 man days and 178 man days respectively. Thus on an average the SHG household members are enjoyed 14 man days of employment per capita per annum more than that of the Non-SHG household members.

12.2.5 Our study has revealed beyond doubt that the working of the SHG increases the income of the households both in per family and per capita measurement. We can have a glimpse of this from tables 8.2C and 8.3C of chapter 8. While the per family mean income of the SHG households as per our calculation is Rs. 33689, but the same for the Non-SHG is Rs. 19614. Here the difference is quite consistent and also significant statistically at a very high level of significance. Again, if we consider the income by per-capita concept then the two mean income figures of SHG households and Non-SHG households become Rs. 8863 and Rs. 5140 respectively. Here, also the difference is statistically highly significant. The food and non-food expenditure ratios of these two groups of households also vary in a very significant manner. The food and non- food ratio for SHG stands at 2.04 and the same for Non-SHG is 4.64. This permits us to conclude that the Non-SHG households virtually spend nothing on non food items except clothing. This is given in table 8.6C. It can also be seen from the same chapter that due to the working of the SHG 14 percent SHG households are succeeded to place themselves above the poverty line. But none of the Non-SHG households are able to overcome the limit of the poverty line during our reference period.

12.2.6 On an average the working age of our SHGs is five years. On the basis of this working age the per capita savings per month as has been calculated by us is Rs.64.62 for our total sample. For Sub-Sample I it becomes Rs.74.58 and for Sub-Sample II it is Rs.55.33. Again, the per SHG savings per month as per our calculation for total sample, Sub-Sample I and Sub-Sample II are Rs.687.12, Rs.765.50 and Rs. 608.67 respectively. Here also we see that the performances of the SHGs of our Sub-Sample I are consistently good in respect of the per capita as well as per SHG saving. This finding is again revealed consistent with our earlier findings on employment and income. It is very much a matter of hope that a poor family having a little opportunity of interaction and training becomes familiar with the saving habit. Although apparently the amount is little but we think that the amount Rs. 64.62 per capita per month saving of a SHG member can also creates an ocean with drops.

12.2.7 Although for SHGs borrowing is recurring in nature and works in a continuous process, we have seen no significant feature that needs a special mention. If we have a look on the distribution of borrowing amount of the SHG households under different heads then it reveals that the area economy under our consideration is merely a subsistence economy where agriculture plays a pivotal role and non-agricultural sectors are not so much matured that they crop up or usher in any hope in front of our rural poor in terms of employment and earning. Obviously we have seen that more than 54 percent of the borrowing amount of the SHGs of our Total Sample is being invested in agriculture. On the other hand a pity amount amounting to 14.28 percent of the total borrowing is being invested in some activities other than agricultural activity. One thing that we like to mention here is that it seems to be a common mentality among the SHG members to take initiative to improve their housing condition. We think it is a demonstration effect of free interaction among the members. This has been reflected by the borrowing amount for housing in our sample.

12.2.8 It is in order to say something about the nature of repayment habits of the poor people of our sample. The repayment rate of our sample is 69.49 percent. It is rather inconsistent with the good working of SHG activities. Although the average age of our SHGs is half a decade, it will take some additional time span to increase the rate of repayment to optimum percentage of 80 percent as per our Asian standard. Further, we have observed a little bit of positive correlation between the education and repayment rate in our Sample. The Muslim SHGs in general are lagging behind as compare to other social groups of our Sample in terms of borrowing and repayment. Our returns on income and expenditure data also highlighted more or less the same picture.

12.2.9. It is needless to say that all most all the households of our sample are housed inadequately. More than one third households of SHGs are single-roomed household and only one fourth households have a separate cooking unit at their possession. What is more is that a majority of the households of our sample have shared their living room with their pet animals. Undoubtedly, this kind of practice increases the opportunity of incidence of diseases transmitted from the animal being. Further, the common use of a portion of their rooms as kitchen unit is a general practice among the households of our

Sample. The intensity of this kind of use is rather acute among the households of non-SHGs. The other two indicators that have been used to measure the quality of life of the people of our Sample exhibit the picture that is remained far away from the reasonable standard.

12.2.10 Our four point rating scale to measure the empowerment on the basis of awareness shows that the overall awareness level or empowerment lies between low to moderate level. If we put our analysis light on educational awareness or empowerment then it looks very clear that only two explanatory variables (CE and ICE) remain confidently in moderate level and three explanatory variables in low level. It simply means that our SHG and Non-SHG members aware only about the education of children but they did not bother about the educational institution or facilities provided by the institutions. But there is no denying that in modern system of education the ranking of the educational institution is very much important. Again for economic empowerment we have seen that three explanatory variables (ICW, FML and IBH) out of seven explanatory variables are succeeded to cross just the lower limit of the good awareness level. All other explanatory variables remain in the limit of moderate awareness or empowerment level.

12.2.11 It is also very clear from our empowerment analysis that both the political and socio-cultural empowerment remain in a very sub-standard situation in our sample area. We have seen that the participation of women in Salish/Gram Sava for the settlement of disputes is very low. The index value of this explanatory variable lies in the range of low awareness or empowerment level. Again, the lowest value of our explanatory variable CLP for the measurement of socio-cultural empowerment establishes the fact of harsh reality of use of child labour in the production process. We also observe form the same empowerment analysis that the women of the area under our survey also fails to raise properly their voice against any kind of social exploitation and other social bottlenecks. The value of this explanatory variable (VASE) here arrested itself in the low empowerment level.

12.2.12 But what remains to say in this regard is that if we have made a comparison of empowerment among the SHG and Non-SHG women of our sample then we certainly

feel some sort of pleasure in the cloudy sky of empowerment that our SHG women are more empowered irrespective of all indicators and all explanatory variables. This empowerment of small extent inspires us to say that the SHG activities give the poor women a better space of environment which helps them to acquire more power for empowerment within the same boat sailing in the sea of poverty.

12.3 RECOMMENDATIONS

12.3.1 What we have observed at the time of collection of data from the SHGs and from the households of both SHG and Non-SHG and also through the talks with the officials and resource persons. We would like to make the following recommendations for better functioning of SHGs.

1. We recommend for combined and constant care on the part of the NGOs, social workers, government officials, SHG resource persons, financial institutions and elected members of the political parties for better performance of the SHGs at the grass-root levels.
2. Regular monitoring on the part of the government officials and staff of the financial institutions are needed particularly at the time of initiation of the SHGs.
3. To make the members familiar with the banking system it is very important to arrange practical training camps for the SHG members on the part of the financial institutions. Especially we recommend for easy access of loan taken by the SHGs. Our data on rate of repayment justifies these suggestions.
4. For smooth functioning of economic activities and project activities special training camps might be organized by the DRDC through the specialist personnel of the respected fields of economic activity and project activity.
5. Necessary training might be provided to the SHG members to create awareness on community health, traditional and modern agricultural practices, microcredit system, veterinary practices, water resource management, Panchayati Raj and other relevant issues that may be applicable to the area concerned.

6. There is no denying the fact that arrangement of meeting in regular interval for the SHG leaders and their participation at the Gram Sansad level (Upa Sangha), Panchayat level (Sangha) and Panchayat samity level (Maha Sangha) enhance the scope of better working of the SHGs in the one hand, and increase the scope of rectification of working errors among the SHGs. Thus we recommend for the regular arrangement of meeting and mandatory participation of the group leaders in all three tires simultaneously.
7. Our returns on employment data divulges the destitute situation and demands for the development of non-agricultural sector at the grass-root level in our rural economy. Side by side, although it is not a hard nut to crack, the area economy also demands for the development of some pity activities at the door step level. These activities include the processing of chira, muri, mowa, naru, chhatu, bori (pulse product) etc. Further, we can add also some activities related to hosiery along with these traditional activities for the SHG members. These kinds of activities enhance the scope for accumulation of additional employment and income with the help of a tiny amount of investment.
8. We recommend for an integrated marketing system for the products of the SHGs at the Upa Sangha, Sangha and Mahasangha levels to open the marketing avenue for the diversified products of the SHGs. The management of marketing would be such that everybody can sell their products at a reasonable rate either in the marketing arrangement at different levels or at the door step.
9. We also recommend for the activities like pedlary by the SHG members with the products either homemade or purchase in the rural households of their own or neighbouring villages.
10. It is not necessary that all the SHGs are being succeeded to start project in a commercial manner. Our suggestion for those SHGs is that every member of the group must start to rear the poultry birds like duck, hen, pigeon etc. and domestic animals like cow, goat, sheep, pig etc. at the household level in a very marginal manner.

11. Activities like making of different kinds of bamboo works, wood works and jute works for the supply of household necessities and for interior decoration also are recommended for the SHG household members by drawing a tiny amount of loan from the revolving fund of the SHGs.
12. For overall growth of the SHG activities special care might be taken for the backward SHG groups particularly for those members of the groups whose level of education, awareness, capability, exposure etc. are not at per.
13. Our study, beyond doubt, has established the fact that working of the SHGs enhances the better scope of employment and hence income. Thus we recommend for bringing all the BPL and marginally APL households under the safety umbrella of the SHGs for better employment and income.
14. Finally, we recommend for project specific training for the members of the SHGs who are ready to take initiative for project loan and to start project.

“*Sakala amra sakaler tara protyaka amra porer tara*” means we for all and we for others- slogan will be fulfilled through the formation and working of the SHGs if and only if the above recommendations are being fulfilled. These recommendations are inclusive rather than exclusive.