

Chapter IX

SUMMARY, CONCLUSION AND SUGGESTIONS

This Chapter summarizes the major findings of the study. Suggestions to improve the functioning of the Self-help groups are also presented in this Chapter. Although women constitute almost half of the total population of the world, their social, economic and political status is lower than that of men and they are subjected to the tyranny and oppression of a particular order for centuries and de facto even today. They are customarily expected to confine themselves to household environs and play a passive role as daughters, daughters-in-law, wives and mothers. They are typically considered as weaker than men. This attitude has constrained their mobility and consequently lack of opportunities for development of their personalities.

Women belonging to underprivileged and poorer sections, irrespective of their social strata or region, are by themselves, in no position to unravel their problems. They have lagged behind in the fields of education, skill development and employment and as a result, their work is greatly undervalued in economic terms. Women's lack of empowerment is believed to be an important factor for this situation and hence they require social and economic protection. Therefore, they need to be empowered economically, socially and politically. The women empowerment is a critical determinant of economic well being, social status and political power. Micro finance aims at providing the urban and rural poor, especially women, with savings, credit and insurance and aims to improve household income security and in turn endeavours to empower the women.

Women, in fact, contribute more than half of the wealth of nations and yet they are denied economic, social and legal rights and privileges that such a contribution often entitles men to. The Beijing meet and subsequent meets emphasized a great hope which will take equity. There has been a perceptible shift from viewing women as target of welfare policies to treat them as critical agent for development. Now the emphasis has shifted from development to empowerment. Undoubtedly, human development and people's participation go hand in hand. Our planning process has underscored the need for women's empowerment for the country's progress. It augurs well for the country that it has now been recognized that women had the key to substantial development. The efforts at improving the economic conditions of women certainly enhance their status in society. Literacy and education would sharpen women's awareness in manifold spheres including political sphere.

Government/semi-government and non-governmental organizations empower women through legislation, policy and special programmes for the women. The government of India has created effective institutional frameworks to strengthen the movement for women empowerment after independence. Several programmes and remedial measures are taken up to develop and uplift women. Several Acts were framed for the betterment of women, say, the Employees State Insurance Act 1948, the Factories Act 1948, the Mines Act 1952, the Plantation Labour Act 1970 and the Payment of Gratuity Act 1970. A number of provisions were made in the Criminal

Procedure Code, the Hindu Marriage Act and the Hindu Adoption and Maintenance Act to provide special protection to women.

The principle of equal pay for equal work was also recognized by the Constitution which does not prevent the government from passing separate Acts or making special provisions in the Acts for protecting the interests of women and children. Article 39 (a) of the constitution also provides for right to an adequate means of livelihood for men and women equally. The 73rd and 74th Constitutional Amendments ensure 1/3rd of total seats for women in all elected offices including local bodies in both rural and urban areas for the advancement of women. Besides this, 33 per cent reservation for women in legislature is provided by the government.

After implementation of first five 5 year plans, it is realized that even after the implementation of five plans the status of women remained backward and the goal of gender equality was far away and also the share of women in the benefits of planned development was very meager. Hence, focus is shifted from welfare to development in the Sixth Five-Year Plan. Thus, from sixth five year plan onwards the main objective of the Five Year Plans is economic prosperity for empowering the women for bringing them into national activity as equal partners along with men. In accordance with this objective, the subsequent Plans focused on the empowerment of the women, both politically and economically.

The Eighth Five Year Plan strengthened the strategy already laid down in the Sixth and Seventh Plans for the development of women. The Ninth

Plan (1997-2002) evolved certain new and novel strategies for the promotion of welfare as the agents of social change and development is adopted as the main strategy for the development of women. The tenth five year plan (2002-2007) emphasizes on the empowerment of women by taking the National Policy for Empowerment of Women (2001) into action and ensuring survival, protection and development of women and children rights based. The Eleventh Five-Year Plan (2007-2012) aims at viewing women and children as agents, not recipients and they find place within all sectors, ministries, departments and schemes.

Self-help groups and Women Empowerment

Self-help groups emerge as an important strategy for empowering women and alleviating poverty. SHG is a 'people's scheme' and its organization is a significant step towards empowering women. A Self - help Group is a voluntary group, formed to attain some common goals, most of its members have similar social identity, heritage, caste or traditional occupations and come together for a common cause and manage resources for the benefit of the group members.

The distinguishing feature of the SHGs is creating social and economic awareness among the members. The social awareness enables the members to lead their lives in a sound hygienic environment and pursue a better living. The woman members involve themselves more in taking decisions regarding the education of their children, the investment of the family, managing the economic assets of the family and bringing up cohesion among the members of the family and others for a better living. Every

member of the SHGs has felt the need for more involvement in economic activities. The spirit for social and economic upliftment of members is the significant contribution of each and every SHG.

Need for the Study

From the foregoing analysis, deprived status of women in India can be observed. Further, the need for empowerment of women is also observed. Women empowerment enables the development of the nation on the whole. There are several mechanisms for the empowerment of women. Government has provided certain safeguards and facilities through Constitution and enactment of various Acts for the uplift of the women. Non-governmental organizations are also striving for the empowerment of women. Self-help Groups approach is the programme that enables self-motivation of the poor women.

So many studies have been conducted so far to evaluate the impact of the Self-help Groups on the empowerment of women. It may be found from those studies that limited progress has been made in the empowerment of women and that there is a long way to go to remove long-held male dominated practices, attitudes, values, traditions and social, political and economical systems. Although the government has started so many developmental programmes for the empowerment of women, yet they have not achieved total emancipation. Still they are not free from exploitation, sexual harassment, untouchables, etc. The discrepancy in the ideology and practice of the empowerment policy of women in India constitutes its continual social, economic and cultural backwardness.

The policies and programmes of the Government of India to asset women's identity in social, economic and political scenario are not equally distributed in various parts of the country. There is a notable rural-urban disparity in the status of women. The educational, health and economic status of urban women in India is considerably better than that of their rural counterpart. Political participation also varies in modes and degrees between the rural and the urban women. Rural women look enviously at urban women. It may not be distributed even in all the rural areas equally. There is a need to conduct a study to examine whether the impact of women empowerment is equally distributed in all the rural areas as there have been no studies specifically in this context so far. Thus, there is a gap in the earlier studies in this context. Therefore, the present study is taken up with the objective of filling that gap by assessing the impact of Self-help groups among different villages.

Objectives of the Study

Keeping in view of the importance of the study, the objectives of the present study are as follows:

1. To examine the socio-economic characteristics of the sample respondents
2. To examine formation and functioning of the sample Self-help groups across sample villages
3. To assess the economic, social and political empowerment that has been achieved by the sample respondents after joining SHGs across sample villages

4. To analyze the problems faced by the sample SHGs across sample villages
5. To offer suggestions to improve the working of the Self-help groups

Methodology

Multi-stage random sample method is used for the present study. Guntur district was purposively chosen for the present study. Guntur district has three divisions, namely, Guntur, Tenali and Narasaraopet. From each division, one mandal is selected. They are Guntur, Tenali and Narasaraopet mandals. From each mandal, two villages were randomly selected. From each village, 16 Self-help groups are selected randomly. From each group, 5 members were randomly selected. The total sample size is 480. The same is given in the following table.

DISTRIBUTION OF THE SAMPLE RESPONDENTS

Revenue Division	Mandal	Village	Number of SHGs selected	No. of members from each group	Total members
Guntur	Guntur	Pedapalakkaluru	16	5	80
		Chinapalakkaluru	16	5	80
Tenali	Tenali	Nelapadu	16	5	80
		Kolakkaluru	16	5	80
Narasaraopet	Narasaraopet	Yellamanda	16	5	80
		Kesanapalli	16	5	80
		Total	96		480

The study used both primary and secondary data. Primary data was collected from the 480 sample respondents using pre-tested questionnaire. Secondary data was collected books, journals, articles, internet and from various reports.

Primary data is processed using SPSS Software. Substantial part of the thesis is based on tabular analysis. Percentages and mean are used to analyze the data. Graphical presentation is also made wherever necessary.

Major findings of the Study

- Ø As far as socio-economic characteristics of the respondents are concerned, it is found that majority of the respondents are below 35 years and they constitute nearly 62 per cent, while one third of the respondents are in the age group of 36-50. The mean age of the respondents is 36 (SD is 7.23). Only a miserable percentage of the sample respondents are above 50 years.
- Ø Among the sample respondents, majority belongs to SC category (about 38 per cent). BC category respondents constituted 31 per cent. While, 6 per cent of the respondents belong to ST category and one fourth of the respondents are from OC category.
- Ø With regard to religion of the respondents, largest percentage of the respondents of the present study consists of Hindus (92.5 per cent), while Christians account for nearly 7 per cent and only negligible percentage of the respondents are from Muslim religion.
- Ø Regarding literacy level of the sample respondents, it is noticed from the study that about 42 per cent of the respondents are illiterates. Majority of them among the literates had studied upto primary education (41.7 per cent), followed by about 11 per cent of the

respondents upto to secondary education, nearly 10 per cent of the respondents upto intermediate and about 6 per cent of the respondents, Degree and above.

- Ø An analysis of marital status of the respondents reveals that about 91 per cent of the respondents are married. Nearly 6 per cent of the respondents are widowed. A little percentage of the respondents are divorced and unmarried.
- Ø With regard to household size of the respondents, it is evident from the study that largest percentage of the respondents' family size ranges from 3 to 6.
- Ø As regards residential accommodation of the respondents, it is inferred from the study that 95 per cent of the sample respondents had own houses. Majority of the respondents are living in RCC houses (69.6 per cent), followed by about 14 per cent in tiled houses and about 16 per cent in thatched houses.
- Ø An analysis of occupation of the sample respondents reveals that majority of the sample respondents are labourers (44 per cent). Cultivation is the occupation for about 42 per cent of the respondents. Nearly 13 per cent of the respondents' occupation is petty business and a few of the respondents are housewives. It is found from the study that though these are primary occupations, they are also engaging in dairy activity, tailoring, etc. with the loans of SHGs.

- Ø An analysis of landholdings of the sample respondents reveals that half of the respondents are landless. Among land possessed respondents, majority had below 2.5 acres of land. At the next level, a few of the respondents had 2.5 acres to 5 acres of land and a negligible percentage of the respondents had 5 to 10 acres of land.
- Ø Regarding monthly income of the respondents, it is found that majority of the respondents' family monthly income ranges from Rs.2500/- to Rs.5000/-, followed by nearly 13 per cent of the respondents, more than Rs.5,000/-.
- Ø With regard to monthly expenditure of the sample respondents, it is obvious from the study that monthly expenditure of the majority of the sample respondents ranges from Rs.2,500/- to Rs.5,000/-. A little percentage of the respondents' monthly expenditure is below Rs.2,500/-.
- Ø Regarding group size of the sample respondents, it is revealed from the study that for majority of the sample respondents, group size is 15. Around one fifth of the respondents' group size is 12.
- Ø It is found from the study that SHGs are formed actively in the study area since the last five years. It is found from the study that majority of the sample respondents are members of the SHGs for the last 5 years (89.2 per cent). A little percentage of the sample respondents are SHGs members from 5 to 10 years.

- Ø An analysis of persons motivated the sample respondents to join SHGs reveal that most of the respondents had motivated by neighbours to join SHGs. At the next level, majority of the sample respondents are motivated by animators to join SHGs. A little percentage of the sample respondents are reported motivated by either their family members or friends and relatives or by after observing the achievements of the other SHGs in their locality.
- Ø As regards motivation factors to join SHGs, it is found from the study that majority of the respondents are joining SHGs to supplement to the income of the family. Some of the respondents also reported that they have joined SHGs to develop social status, to improve savings level, to get loan at low rate of interest, to take up income generating activity and to clear off old debts.
- Ø With regard to decision making within the SHG, it is inferred from the study that nearly cent per cent of the respondents reported that all the members will the take the decisions at the meetings collectively.
- Ø An analysis of conflicts among the members in the group, it is interesting to note that nearly 98 per cent of the sample respondents felt that there are no conflicts among the group members.
- Ø As regards opinion of the respondents on the functioning of the SHGs, it is deduced from the study that 70 per cent of the respondents are satisfactory over the functioning of the SHGs. It is further noticed

that surprisingly only about 5 per cent of the respondents opined that functioning of the SHGs is good.

- Ø With regard to repayment period of the loan, it is found from the study that about 89 per cent of the respondents are repaying the loan amount by weekly installments. Further, it is observed from the study that about one tenth of the respondents repay bi-weekly. A negligible percentage of the respondents are repaying by monthly.
- Ø As far as status of repayment of the loan amount is concerned, it is portrayed from the study that majority of the respondents didn't paid the loan amount. Nearly 89 per cent of the respondents reported that they are being repaid the loan amount. Only about 11 per cent of the respondents reported that they are fully repaid the loan amount.
- Ø An analysis of changes that have occurred in monthly income of the sample respondents after joining SHGs reveals that they have increased access to income generating opportunities after joining SHGs. The percentage of increase in income in all the sample villages is not uniform. Overall, the mean monthly income of the sample SHG members after joining SHGs as compared to before joining SHGs has increased showing a rise of 32.83 per cent.
- Ø Regarding changes in monthly expenditure after associated with SHGs, it is evident from the study that average monthly expenditure of the sample respondents has risen showing an increase of 23.16 per cent. As regards changes in food expenditure, it is obvious from the

study that food consumption expenditure has increased showing a growth rate of 23.24 per cent. With regard to changes in non-food expenditure, it is evident from the study that by and large, non-food consumption expenditure has increased after joining SHGs and the increase is about 32 per cent.

- Ø As far as changes in savings level of the sample respondents after joining SHGs is concerned, it is found from the study that there is a record increase in the amount of savings after joining SHGs recording an increase of 161.91 per cent.
- Ø With regard to purpose of loan availed by the sample respondents, it is obvious from the study that about four-fifths of the respondents have availed loan for productive purpose. As against this, for household purpose, loans have been availed by around one fourth of the respondents. In the study area, production purpose includes purchase of buffaloes, goats, investment on agriculture, investment on poultry, tailoring, artisans, basket making, petty trade, milk made products, etc.
- Ø An analysis of sources of finance to the respondents, it is delineated from the study that various sources that provide funds to the sample respondents include friends and relatives, moneylenders, regional rural banks, co-operative banks, commercial banks and loans of SHGs. It is clear from the table that for cent per cent of the respondents, funds have come from loans sanctioned to SHGs.

- Ø Regarding changes in access to credit after joining SHGs, It is found from the study that majority of the respondents reported that credit facilities are improved after joining SHGs. Improvement in credit facilities is not uniform in all the sample villages. The respondents who reported improvement in credit facilities after joining SHGs account for 95 per cent in one village and 75 per cent in other village.
- Ø Regarding training after joining SHGs, it is found that huge percentage of the respondents stated that government has imparted training and they have learnt new skills after associating with SHGs.
- Ø With regard to employment generation after associating with SHGs, it is noticed from the study that employment is generated after joining SHGs in the opinion of the more than three fourths of the respondents on the whole. Opinions of the respondents differ from one sample village to another. In one village cent per cent of the respondents reported that employment is generated through SHGs, while in another village, 30 per cent of the respondents only reported the same.
- Ø An analysis of changes occurred in the level of knowledge of sample respondents after joining SHGs reveals that majority of the respondents after joining the SHGs have experienced importance of education and economic activities to the women. Out of 480 sample respondents, about two fifths have known the importance of education after participating in the SHGs. On the whole, nearly one third of the

respondents reported that they understood the importance of economic activities to the women. It is further found from the study that nearly one fourth of the sample respondents have known the importance of health and nutrition after participating in the SHGs.

- Ø In regard to improvement in relations with the co-villagers after associating with SHGs, it is found from the study that by and large about 99 per cent of the respondents show positive response.
- Ø As regards better status and decision making power after joining SHGs, it is portrayed from the study that more than 90 per cent of the sample respondents have achieved better status and their decisions are considered after joining SHGs. Therefore, the membership in SHGs encompasses importance to women in the family decisions.
- Ø With regard to domination of husband in activities of the respondents, it is clear from the study that only about 12 per cent of the respondents reported that husband is influencing and dominating respondents in the SHG activities. It can be understood from this inference that women got their own value and are thus empowered. Domination by husbands of the respondents varies from one village to another sample village. In one of the sample village, nearly 98 per cent reported that husband is not dominating the respondents, while only 63 per cent of the respondents reported the same in another village.

- Ø Regarding taking of decision on loan amount, it is noted from the study that only 18 per cent of the respondents are taking decisions themselves on the purpose for which loan amount would be used, while in case of around 44 per cent of the respondents, husband is taking decision. It is also observed that around 28 per cent of the respondents reported that both wife and husband together take decision to decide the purpose.
- Ø It is showed from the study that largest percentage of the respondents reported that their participation in social service activities is improved after joining SHGs. However, this improvement is not uniform among all the sample villages. In one sample village, 98 per cent of the respondents reported improvement, while in another village, only 65 per cent of the respondents reported improvement in participation in social service activities.
- Ø Regarding awareness about banking procedure to the respondents after joining SHGs, it is obvious from the study that largest percentage of the reported have known about the banking procedure after joining SHGs.
- Ø Regarding political awareness of the sample respondents, it is found that cent per cent of the respondents have political awareness after joining SHGs. However, only a little percentage of the respondents are involving in the activities of the political parties after joining SHGs.

- Ø Regarding attendance of sample respondents to Grama Sabha meetings after joining SHGs, it is observed that largest percentage of the sample respondents are attending the Grama Sabha meetings only after joining SHGs indicating their involvement in the decision making bodies at the local self government and thus they were politically empowered.
- Ø Regarding development of contacts with political leader after joining SHGs, it is obvious from the study that more than two thirds of the respondents didn't develop contacts with the political leaders. Although the women are empowering politically, being women, they are developing less contacts with the political leaders.
- Ø An analysis of political activeness of the sample respondents after joining SHGs reveals that more than two thirds of the respondents are not politically active after joining SHGs. Though their political awareness level has increased, they are not active politically.
- Ø Regarding political recognition after joining SHGs, it is observed from the study that nearly two thirds of the respondents didn't gain political recognition after joining SHGs. It is further found from the study that more than half of the respondents in one sample village gained political recognition after joining SHGs, while in another village, only nearly 28 per cent reported that they gained political recognition after joining SHGs.

- Ø As far as problems faced by the sample respondents in the functioning of the SHGs is concerned, it is evident from the study that most of the respondents reported that lack of knowledge of financial dealings either to all or most of the members (73.8 per cent). Majority of the women who join SHGs are from poor background and are either illiterates or semi-illiterates. This results in lack of knowledge and training in financial matters and in turn, they are unable to maintain accounts properly and keep records securely. Some of the members in the group may take this as advantage and fulfill their own interests.
- Ø An analysis of domestic problems felt by the respondents reveals that they are unable to pay full attention to the needs of husband, children and other dependents at home properly after joining SHGs when compared to situation before they joined the SHGs in their opinion. The respondents felt guilty of giving less care and attention to their children.
- Ø With regard to knowing of rules and regulations of functioning of SHGs to the sample respondents, it is found from the study that largest percentage of the sample respondents didn't know about the rules and regulations of the functioning of the SHGs. They reported that only a few in the group knows the rules and regulations. The reasons for such unawareness are found to be their illiteracy and lack of communication skills.

- Ø Regarding opinion of the respondents on the adequacy of loan, it is evident from the study that largest percentage of the respondents are feeling that loan amount is not adequate. They opined that the loan amount does not meet their needs.
- Ø Regarding feelings of the respondents on the difficulties faced at the time of getting loan, it is obvious from the study that majority of the respondents facing difficulties at the time of getting the loans such as long waiting hours at the bank, irresponsive of bank officials, vast procedures, etc.
- Ø With regard to opinion of the respondents on the attitude of the banks, it is showed from the study that attitude of the banks towards SHGs is negative in the opinion of the majority of the respondents. The sample respondents reported that bank officials are patience less. They also ignore the poor women and always their tendency is towards rich man. Thus, these poor women are depriving very much because of their negative attitude towards these women.
- Ø With regard to opinion of the respondents on the delay in sanctioning of loans by the banks, it is evident from the study that huge percentage of the respondents reported that banks are delaying the sanctioning of loans to the SHGs.
- Ø As far as attitudes of husband, children and father-in-law and mother-in-law on the respondents after joining SHGs is concerned, majority of the respondents stated that attitude of husband is

encouraging. It is obvious from the study that nearly three fourths of the respondents stated that there is no problem from their children to partake in the activities of the SHG. Further, it is noted that about 14 per cent of the respondents reported that their children attitude is discouraging. Majority of the respondents felt that attitude of their father-in-law and mother-in-law is encouraging.

- Ø An analysis of suggestions made by the sample respondents reveals that majority of the respondents suggested that loan amount must be increased so as to enable them to venture into viable economic activity without any further constraints. At the next level, majority of the respondents felt that there is a need to initiate steps to counsel bank officials to inculcate the habit of encouraging the members of the SHG as they are being discouraged by the negative attitude of the bank officials. It is further evident from the data that about one fourth of the respondents mentioned that training programmes should be imparted directly to them rather than group leader. A tiny percentage of the respondents are seeking to introduce rotation system in the position of the Group Leader.

Conclusions and Suggestions

It can be concluded that main motive behind formation of the group by the sample respondents in the study area is to obtain the financial support from the government and in turn to support to the family. Neighbours and animators are found to be main motivating persons to

encourage the women to form SHGs in the study area. No conflicts are found among the group members. The study finds that there is a shift from borrowing of loans for consumption purposes to production purposes after joining SHGs. After joining SHGs, sample respondents know about the importance of economic activities to the women. Their role in the family is also increased. They are socially and politically aware after associating with SHGs.

It can be concluded that the impact of SHGs is not uniform in all the sample villages. This could be attributed to several factors like motivating persons, satisfaction over functioning, percentage of increase in monthly income, non-food consumption expenditure, percentage of increase in monthly savings, level of knowledge, dominance of husband, participation in social service activities, political activeness, political recognition and problems faced.

Improved awareness level, adequate training, raised self-employment opportunities, increased savings and increased self confidence to borrow from various sources are the major contributions to the better performance of the sample SHGs. However, there are various drawbacks such as inadequate amount of loan, negative attitude of banks, delay in sanctioning of loan, lack of knowledge to manage financial affairs of the group due to lower levels of education and lack of knowledge on the rules and regulations for the functioning of the SHGs.

In view of the above findings, the following suggestions are offered to improve the overall functioning of the Self-help groups further and in turn to confer its fruits to each and every poor women in the country.

- Ø Education is an important variable of women empowerment. Therefore, the first and foremost step for empowering women is the removal of illiteracy among them. Adult Literacy Programmes should be implemented strictly in order to make the adult female illiterates as literates so that empowering women is easy.**
- Ø The Group leader must see that all his group members know their rights, rules and bye-laws of the SHGs. Only when the members have known the rules and bye-laws, they are in a position to verify any of the accounts book or record.**
- Ø Government should take steps to provide more credit facilities through institutional sources in all the Villages of the State and arrange to give lectures and counseling to the bank officials and other staff associated with institutional credit to change their attitude positively towards these poor women and inculcate them to provide loans to these women with the procedures that are apparently simple to the poor women. Stern action should be taken against such bank officials who would discourage women to join into SHGs.**
- Ø The consciousness and mutual efforts of men, women and society will lead to the empowerment of the women. The governmental agencies**

should make wide publicity to motivate the women to participate in the SHGs.

- Ø The Social Science Research Institutions, NGOs and academic institutions could be engaged as facilitators in the process of self-help group formation so that every rural habitation has at least one self – help group.**

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