

CHAPTER VI

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

6.1 Introduction

Self Help Group has acted as a catalyst for the social change and development of the poor. It is of a great blessing for the women in India. Moreover Self Help Group has created a platform for increasing the income of women and has helped them to come over poverty. Entry of women in formal banking system would act as a step to the economic development and continuous improvement in their status. It is clear that Self Help Groups have moved the lives of poor women in all aspects like social, financial and personal there by contributing to women empowerment. Self Help Group has given many benefits. It acts as a portal for women to become active in their places to face social and local issues like abuse of women, alcohol, the dowry problem and domestic sufferings. Women have found out that self-dependence is the best form of relying on oneself. Self Help Groups have given them self-assurance to speak and to take part in family decision-making, approaching banks for loans and getting the help of organisations have provided them various benefits. In future, connection with Self Help Groups will help women to have openings for larger

incomes other than savings and lending process which will benefit their families and society as a whole, in terms of better and decent living.

6.2 Findings

In this chapter the researcher lists the major findings of the study according to the order of the analysis under the following headings:

A. Personal profile of the respondents

a) Age-wise classification of the respondents

In Kanniyakumari district 46 percent of the respondents are in the age group of 40-50 years and in Thiruvananthapuram district 46 percent of the respondents are in the age group of 30-40 years. This shows that majority of the respondents in the study area are in the age group of 30-50 years.

b) Area of residence of the respondents

In Kanniyakumari district 48 percent of the respondents and in Thiruvananthapuram district 50 percent of the respondents reside in rural area. It is found out that majority of the respondents in the study area resides in rural area.

c) Religion-wise classification of the respondents

In Kanniyakumari district 47 percent of the respondents are Christians and in Thiruvananthapuram district 50 percent of the respondents are Hindus. This shows that the participation of Muslims in the SHG/NHG activities is very less.

d) Community-wise classification of the respondents

In Kanniyakumari district 53 percent of the sample respondents and in Thiruvananthapuram district 63 percent of the sample respondents are from

backward class. The study reveals that there is increased participation of backward class in the developmental activities of the SHG/NHG projects.

e) Marital status of the respondents

Majority of the respondents from Kanniyakumari district (86 percent) and Thiruvananthapuram district (83 percent) are married. This shows that married women are more interested and active in Self Help/Neighbourhood Group activities.

f) Literacy level of the respondents

The literacy level of the respondents in the study area of Kanniyakumari district shows that majority of them (60 percent) have studied up to primary level of school education. In Thiruvananthapuram district majority of the respondents (38 percent) are educated up to secondary level of school education. The study reveals that the literacy level of the respondents in Thiruvananthapuram district is better than the respondents in Kanniyakumari district.

g) Number of members in the family of the respondents

In Kanniyakumari district 90 percent of the respondents and in Thiruvananthapuram district 72 percent of the respondents have 3-5 members in their family. Thus it is found out that majority of the respondents in both the districts are living in a family consisting of 3-5 members.

h) Residential status of the respondents

In Kanniyakumari district 60 percent of the respondents and in Thiruvananthapuram district 65 percent of the respondents are living in houses belonging to them. This shows that majority of the respondents in both the districts reside in their own house.

i) Nature of house of the respondents

In Kanniyakumari district 54 percent of the respondents and in Thiruvananthapuram district 52 percent of the respondents are living in concrete houses. This shows that majority of the respondents in both the study area are living in well built and safe houses.

j) Family structure of the respondents

In Kanniyakumari district 74 percent of the sample respondents and in Thiruvananthapuram district 78 percent of the sample respondents are living in nuclear family structure. This reveals that majority of the respondents in the study area are living in nuclear family structure which shows that they are economically independent.

k) Work-wise classification of the respondents

In Kanniyakumari district 36 percent of the respondents and in Thiruvananthapuram district 39 percent of the respondents are employed in unorganized sectors. Thus it is clear that majority of the respondents in Kanniyakumari and Thiruvananthapuram districts are working in unorganized sectors.

l) Landholdings of the respondents

Regarding the ownership of land by the respondents, in the case of Kanniyakumari district, 44 percent of the respondents have land less than 10 cents and 20 percent of the respondents do not own any land. Whereas in Thiruvananthapuram district, 56 percent of the respondents have land holdings approximately from 10-15 cents and 8 percent of the respondents do not own any

land. It is found out that the percentage of respondents with no land in Kanniyakumari district is higher than that of Thiruvananthapuram district.

m) Monthly income of the respondents

In Kanniyakumari district majority (36 percent) of the respondents have monthly income ranging from ₹5500 – ₹8500 and 6 percent of the respondents are having monthly income above ₹14500. Whereas in Thiruvananthapuram district, majority (34 percent) of the respondents have monthly income between ₹8500 – ₹11500 and 8 percent of the respondents have monthly income above ₹14500. It is found out that the respondents in Thiruvananthapuram district are having higher monthly income when compared to the respondents in Kanniyakumari district.

n) Modes of savings of the respondents

In Kanniyakumari district 52 percent of the respondents are saving in the form of chits and in Thiruvananthapuram district, 62 percent of the respondents deposit their savings in banks. Thus it is clear that banks and chits are the most preferred mode of savings by the respondents in Kanniyakumari district and Thiruvananthapuram district.

o) Source of earnings for the savings of the respondents

In Kanniyakumari district 48 percent of the respondents and in Thiruvananthapuram district 52 percent of the respondents have chosen the earnings from their own toil as their source of saving. Thus it is clear that majority of the respondents in both the districts depend on the income from their own labour for their savings.

B. Membership details of the respondents

a) Duration of membership in SHG/NHG of the respondents

In Kanniyakumari district 30 percent of the respondents and in Thiruvananthapuram district 38 percent of the respondents are having membership in SHG/NHG for duration up to 3 years. Thus it can be seen that majority of the respondents in both the districts have less than three years duration of membership in their respective groups.

b) Persons accountable for the respondents to become a member of SHG/NHG

In the case of Kanniyakumari district people living in close proximity are the most influential persons (42 percent) and in the case of Thiruvananthapuram district relatives are the most influential persons (35 percent) for the respondents to become members of SHG/NHG. It shows that people in the close proximity and relatives are the most influential persons accountable for making the respondents become members of their respective group.

c) Status in SHG/NHG of the respondents

In Kanniyakumari district 61 percent of the respondents and in Thiruvananthapuram district 53 percent of the respondents are only members of their respective groups. Thus it is clear that majority of the respondents in both the districts are members and not holding any other posts like President or Secretary of the SHG/NHG.

d) Attendance in SHG/NHG meetings of the respondents

In Kanniyakumari district 92 percent of the respondents and in Thiruvananthapuram district 90 percent of the respondents attended the

SHG/NHG meetings at all times. Thus it is clear that more than 90 percent of the respondents in both the districts attend the SHG/NHG meetings regularly.

e) Encouragement from the family members of the respondents

In Kanniyakumari district 64 percent of the respondents and in Thiruvananthapuram district 76 percent of the respondents are getting encouragement from the members of their family. This shows that the family members of the respondents in Thiruvananthapuram district are more supportive when compared to Kanniyakumari district.

f) Matters of discussion in SHG/NHG meetings

With regard to the matters discussed in the SHG/NHG meetings, distribution of loan was ranked first by the respondents in Kanniyakumari and Thiruvananthapuram districts. The comparison shows that majority of the respondents in both the districts opined that their respective groups give importance to discuss about loan distribution in its meetings.

g) Opinion of the respondents regarding the role of SHG/NHG as a protection against pawnbrokers

In Kanniyakumari district 73 percent of the respondents and in Thiruvananthapuram district 82 percent of the respondents are of the opinion that SHG/NHG has helped them to escape from the grip of pawnbrokers when they are in need of money. The comparison shows that Self Help/Neighbourhood Groups have helped majority of the respondents from both the districts to escape from the grip of pawnbrokers.

h) Motivating factor of the respondents for joining SHG/NHG

The main motivating factor of the respondents for joining SHG/NHG in

both Kanniyakumari district and Thiruvananthapuram district which hold the highest rank and mean value is, to avail the loan facilities. This shows that the respondents in both the district have joined the SHG/NHG mainly to avail the loan facilities from their group.

C. Microcredit activities of the respondents

a) Quantum of bank loan taken from SHG/NHG per time by the respondents

In Kanniyakumari district, 60 percent of the respondents have borrowed less than ₹25000 per time and only 7 percent of the respondents have borrowed above ₹50000 per time. In the case of Thiruvananthapuram district 47 percent of the respondents have borrowed less than ₹25000 per time and 25 percent of the respondents have borrowed above ₹50000 per time. This shows that majority of the respondents in both the districts have borrowed less than ₹25000 per time.

b) Utilization of bank loan by the respondents

In Kanniyakumari district, 32 percent of the respondents and in the case Thiruvananthapuram district, 33 percent of the respondents have utilized the bank loan for repaying their earlier debt. Thus it is clear that majority of the respondents in both the districts have utilized their bank loans for the repayment of their old debt.

c) Repayment schedule of the respondents

In Kanniyakumari district, 56 percent of the respondents and in Thiruvananthapuram district 73 percent of the respondents repay their loan promptly. Thus it is observed that the respondents in Thiruvananthapuram district

are more prompt in repayment when compared to the respondents in Kanniyakumari district.

d) Internal credit availed per time by the respondents

With regard to the quantum of internal credit availed from SHG/NHG, in Kanniyakumari district, 38 percent of the respondents have borrowed between ₹10000 – ₹20000 per time and only 4 percent of the respondents have borrowed above ₹50000 per time and in the case of Thiruvananthapuram district, 35 percent of the respondents have borrowed between ₹30000 – ₹40000 per time and only 6 percent of the respondents have borrowed above ₹50000 per time. It is concluded that more quantum of internal credit is availed by the respondents in Thiruvananthapuram district when compared to the respondents in Kanniyakumari district.

e) Utilization of internal credit by the respondents

In Kanniyakumari district 36 percent of the respondents and in the case of Thiruvananthapuram district 30 percent of the respondents have utilized their internal credit for repayment of old debt.

D. Own business venture of the respondents

a) Bank loan taken for own business ventures by the respondents

In Kanniyakumari district and Thiruvananthapuram district 100 percent of the sample respondents have taken the bank loan available for starting own business ventures.

b) Participation in training programme by the respondents

In Kanniyakumari district 64 percent of the respondents and in Thiruvananthapuram district 80 percent of the respondents have attended the

training programmes given by the SHG/NHG. While comparing, it is seen that more number of respondents from Thiruvananthapuram district have attended training programmes when compared to the respondents in Kanniyakumari district.

c) Purpose of business venture trainings attended by the respondents

In Kanniyakumari district majority of the respondents (34 percent) have got training in Kitchen Garden, while in Thiruvananthapuram district, majority of the respondents (34 percent) have undergone EDP training. Thus the comparison shows that more respondents participated in Kitchen Garden and EDP trainings.

d) Own business ventures initiated by the respondents

In Kanniyakumari district, majority of the respondents (59 percent) are doing small scale business whereas in Thiruvananthapuram district, majority of the respondents (58 percent) are involved in agricultural activities. This makes clear that small scale business brings more profit in Kanniyakumari district and agriculture is the most profitable activity in Thiruvananthapuram district.

e) Motivating factors for selecting own business venture by the respondents

In the case of Kanniyakumari district and Thiruvananthapuram district, the main motivating factor to start own business venture is for earning more income. This shows that majority of the respondents in both the districts have started their own business ventures for their financial enhancement.

E. Economic empowerment of respondents in Kanniyakumari and Thiruvananthapuram districts

a) Impact on income of the respondents

In Kanniyakumari district before joining SHG, the percentage of

respondents in the income level below ₹5500 was 22 percent and it has decreased to 14 percent after joining SHG and percentage of respondents who are having monthly income above ₹14500 has increased from 2 percent to 6 percent after joining SHG. In Thiruvananthapuram district before joining NHG the percentage of respondents in the income level below ₹5500 was 24 percent and it has decreased to 6 percent after joining NHG and the percentage of respondents who are having monthly income above ₹14500 has increased from 3 percent to 8 percent after joining NHG. It is concluded that majority of women beneficiaries in both the districts are able to move out of the lowest income group after joining the SHG/NHG.

b) Impact on savings of the respondents

In Kanniyakumari district, before joining SHG the respondents who are having savings per month below ₹625 was 38 percent and it decreased to 20 percent after joining SHG. Similarly there is increase in percentage of respondents saving above ₹1225 per month from 1 percent to 17 percent after joining SHG. In Thiruvananthapuram district, before joining NHG the respondents who are having savings per month below ₹625 was 32 percent and it decreased to 22 percent after joining NHG. Similarly there is increase in percentage of respondents saving above ₹1225 per month from 3 percent to 13 percent after joining NHG. This shows that the amount of savings per month of the respondents in both Kanniyakumari and Thiruvananthapuram districts have increased considerably after joining SHG/NHG.

c) Impact on expenditure pattern of the respondents

In Kanniyakumari district before joining SHG the percentage of the respondents who have average household expenditure below ₹3250 per month was 26 percent and it decreased to 14 percent after joining SHG and the percentage of respondents in the average household expenditure category of above ₹7250 has increased from 18 percent to 38 percent after joining SHG. In Thiruvananthapuram district before joining NHG the percentage of the respondents who have average household expenditure below ₹3250 per month was 40 percent and it decreased to 26 percent after joining NHG and the percentage of respondents in the expenditure category of above ₹7250 has increased from 6 percent to 28 percent after joining NHG. A change in the pattern of expenditure on consumption items is an index of economic development and therefore shows an improvement in the standard of living of the respondents in both the districts.

d) Impact on household indebtedness of the respondents

In Kanniyakumari district, before joining SHG the percentage of respondents who borrowed below ₹6000 was 27 percent and it increased to 23 percent after joining SHG and the respondents who have borrowed above ₹10000 have increased from 8 percent to 24 percent after joining SHG. In Thiruvananthapuram district, before joining NHG the percentage of respondents who borrowed below ₹6000 was 24 percent and it decreased to 16 percent after joining NHG and respondents who have borrowed above ₹10000 have increased from 6 percent to 19 percent after joining NHG. This shows that the borrowing capacity of majority of the respondents in Kanniyakumari and

Thiruvananthapuram districts have increased because their repayment capacity has also increased.

e) Durable asset creation of the respondents

In Kanniyakumari district, there is highly significant difference in the mean asset value regarding cell phone, refrigerator and jewels and low significant value of two-wheeler after joining the SHG. In Thiruvananthapuram district there is highly significant difference in the mean asset values regarding cell phone, refrigerator, two-wheeler and jewels after joining the NHG. This shows that there is a significance difference in the mean asset value of durable articles possessed by the respondents in both the districts before and after joining the SHG/NHG.

f) Source of loan of the respondents

In Kanniyakumari district 43 percent of the respondents depended on the moneylenders for loan before joining the SHG and it has reduced to 8 percent after joining SHG. Majority of the respondents (36 percent) are now depending on the internal loan available from the SHG for meeting their immediate financial needs. 46 percent of the respondents in Thiruvananthapuram district depended on the moneylenders for loan before joining the NHG and it has reduced to 5 percent after joining NHG. Majority of the respondents (41 percent) are now depending on the internal loan available from the NHG for meeting their immediate financial needs. This shows that most of the respondents in both the districts are now getting enough financial support from the SHG/NHG in the form of internal loan apart from bank loans.

F. Social empowerment of respondents in Kanniyakumari and Thiruvananthapuram districts

a) Opinion about different social activities of the respondents

The rank correlation coefficient calculation of the opinion of the respondents about the social activities shows that the respondents in both Kanniyakumari district and Thiruvananthapuram district have more or less similar opinion with respect to their social empowerment. The respondents in both the study area enjoyed more freedom to decide on family health issues and enjoy better status in the family and close proximity to their home. But they do not enjoy much freedom to give suggestions on their husband's financial matters and personal habits.

G. Standard of living of the respondents in Kanniyakumari and Thiruvananthapuram districts

i) Health facilities availed by the respondents

In Kanniyakumari district, the percentage of respondents who visited the private dispensary had increased from 27 percent to 49 percent after joining SHG. In the same way, the percentage of women visiting private clinics had also increased from 4 percent to 11 percent after joining SHG. In Thiruvananthapuram district, the percentage of respondents who visited the private dispensary had increased from 26 percent to 46 percent after joining NHG. In the same way, the percentage of women visiting private clinics had also increased from 12 percent to 22 percent after joining NHG. Thus it is concluded that the dependence of the respondents of both the districts on government hospitals have decreased as their

earning capacity increased. Hence there was an increase in the amount of money spend on healthcare.

ii) Children's education of the respondents

In Kanniyakumari district, 29 percent of the respondents sent their children to non-aided schools before joining the group and this increased to 79 percent after joining the SHGs. In Thiruvananthapuram district, 26 percent of the respondents sent their children to non-aided school before joining the group and this increased to 68 percent after they joined the NHGs. Thus, it can be concluded that financial empowerment has made the respondents capable of spending more on the education of their children.

iii) Dietary habits of the respondents

There was positive change found in the dietary habits of 74 percent of the respondents from Kanniyakumari district after joining SHG and in the case of Thiruvananthapuram district 75 percent of the respondents have expressed a positive change in their dietary habits after joining NHG. It is clear that majority of the respondents in both the districts reported to have felt a positive change in their dietary habits after joining the Self help/Neighbourhood Groups.

iv) Change in the pattern of purchase of essentials from PDS by the respondents

In Kanniyakumari district 63 percent of the respondents and in Thiruvananthapuram district 77 percent of the respondents have started purchasing essentials from open market. This makes it clear that after joining the SHG/NHG, the sample respondents in both the districts have economically

improved so that they can afford to purchase essentials from open market and not depending on the PDS.

H. Overall empowerment of respondents

In Kanniyakumari district majority of the respondents (58 percent) have normal level of empowerment and 26 percent of the respondents have above normal level of empowerment. In Thiruvananthapuram district majority of the respondents (61 percent) have normal level of empowerment and 31 percent of the respondents have above normal level of empowerment. It can be concluded that majority of the respondents in both the districts have only normal level of empowerment.

I. Comparative study of demographic factors and level of empowerment of the respondents

i) Relationship between age and level of empowerment of the respondents

In Kanniyakumari district age has no influence over the level of empowerment of the respondents. In the case of Thiruvananthapuram district, age has influence over the level of empowerment of the respondents.

ii) Relationship between area of residence and level of empowerment of the respondents

In Kanniyakumari district and Thiruvananthapuram district the area of residence has influence over the level of empowerment of the respondents.

iii) Relationship between religion and level of empowerment of the respondents

The level of empowerment of the respondents is influenced by the religion of the respondents in Kanniyakumari district and Thiruvananthapuram district.

iv) Relationship between community and level of empowerment of the respondents

In Kanniyakumari district the community has no influence on the empowerment of the respondents. In Thiruvananthapuram district, community has influence on the empowerment level of the respondents.

v) Relationship between marital status and empowerment level of the respondents

In Kanniyakumari district and Thiruvananthapuram district, marital status of the respondents has influence on the empowerment level of the respondents.

vi) Relationship between literacy level and level of empowerment of the respondents

In Kanniyakumari district and Thiruvananthapuram district literacy level of the respondents has influence over their empowerment level.

vii) Relationship between duration of membership in SHG/NHG and level of empowerment of the respondents

In Kanniyakumari district and Thiruvananthapuram district duration of membership in SHG/NHG of the respondents has influence over their empowerment level.

J. Association between empowerment level and group characteristics of respondents

i) Association between empowerment level and mutual trust of the respondents

In Kanniyakumari district mutual trust among the members of SHG is positively associated with empowerment level. In Thiruvananthapuram district

negative association between mutual trust among the members of the NHG and level of empowerment.

ii) Association between empowerment level and unity among the respondents

In Kanniyakumari district and Thiruvananthapuram district there is positive association between variable unity among the respondents of SHG/NHGs and empowerment level.

K. Benefits of Self Help Groups/Neighbourhood Groups

Benefits of the Self Help Groups/Neighbourhood Groups are calculated by the existence of twenty factors in factor analysis. This is identified with the help of KMO and Bartlett's Test. The identified 20 variables were clubbed into eight factors namely monetary growth, character growth, acceptance, better position, mental solace, incentive, knowledge appreciation and exposure.

L. Problems faced by the respondents

Regarding the study about the problems faced by the respondents, in Kanniyakumari district non-availability of internal funds to distribute loan to all the members was ranked first and the problem of ineffective group meeting was given the last rank. In Thiruvananthapuram district also, non-availability of internal funds to distribute loan to all the members was ranked first and the problem of lack of support from the family was given the last rank. This shows that the main problem faced by the respondents in both the districts is lack of funds to distribute to all the members in the group.

6.3 Opinion of the respondents for strengthening the SHG/NHG

Following are the opinion of the respondents from the study area for strengthening/developing their respective groups.

- 1) Awareness should be given to the members of the Self Help/Neighbourhood Group about its aims and objectives so that they can make use of its benefits to a large extent.
- 2) Own business venture activities should be given importance and women should be inspired to start own business ventures. Necessary information and course for developing this skill should be given.
- 3) Active involvement of members in Gram Sabhas should be initiated.
- 4) Majority of the women in Self Help Groups/ Neighbourhood Groups are illiterate. They know only to put their signature. Efforts should be given to provide them necessary literacy by conducting evening schools and adult education centres available in their area. This will help the members to take part in the activities of SHG/NHG in a better manner.
- 5) Every member should be compulsorily assigned to occupy some post in the SHG/NHG so that each member is exposed to different experience and wider variety of skills to enhance their knowledge.
- 6) Steps for improving the well being of every member of SHG/NHG should be done so that the members can produce their full potential ability along with financial self-sufficiency.
- 7) Counselling sessions of the SHG/NHG should focus on building community relationship and care for aging parents.

6.4 Suggestions

1. More number of women should be persuaded to take up own business ventures by giving necessary guidance and awareness.

2. Self Help/Neighbourhood Group members can be inspired to increase their monthly savings amount so that they can make use of internal funds by giving small incentives for the group members.
3. Self Help/Neighbourhood Groups can arrange family get together in order to know each other.
4. Meetings of the family members should be arranged to make them understand the activities and benefits of SHG/NHG which will help them to give more support and encouragement for the respondents to actively participate in the SHG/NHG activities.
5. Effective check measures should be installed to avoid multiple memberships in Self Help/Neighbourhood Groups
6. SHG promoting institutions should take steps to follow-up the purpose for which credit is availed by the members and they should ensure that it is used for starting their own business ventures and not for any other purpose.
7. SHG promoting agencies can avail the assistance of experts and arrange meetings for its members to increase their knowledge in various social and domestic issues and various schemes of the Government.
8. Like the Neighbourhood Groups under Kudumbashree, Self Help Groups should also be motivated to involve in other activities like child development, helping vulnerable section of the society and thus increase their active involvement in social activities.

9. Self Help Group women in Kanniyakumari district should be encouraged to start their own business ventures like the members of Neighbourhood Groups in Kerala.
10. Every member of the SHG/NHG can be educated to have a better access for getting bank loans, maintaining proper records so that they need not depend on the representatives of outside agencies.

6.5 Scope for Future Research

1. Similar comparative studies should be done in other parts of our country to find out the best practices that can be replicated.
2. Only three factors like savings, income and expenditure were used to assess the impact on monetary growth. Hence study can be done on other factors of economic enhancement also.
3. Growth of women cannot be reduced to certain social and economic points alone; hence studies can be conducted on various other aspects of Self Help Groups which will help in the growth of women in all walks of life.
4. A comparative study of Kudumbashree mission's neighbourhood group programmes with that of similar programmes of other states is worth studying.

6.6 Conclusion

Self Help Groups are considered to be the agency for the development of women. Mahatma Gandhi states that the position of women in the society is an index of its civilization. "Train a man and you train an individual, Train a woman, you build a Nation". Thus SHG/NHGs have been showing the way

ahead to women development. The findings of the study reveal that women join Self Help/Neighbourhood Groups not only for financial benefits but for their overall growth. Through Self Help/Neighbourhood Groups women are developing themselves by their own efforts and steps and thus it has become their part of life. Thus growth of women is a mantra, which has become an important aspect for the advancement of a country. Swami Vivekananda said that “As a bird cannot fly on one wing, no society can make progress unless its women to join men in all activities”. Hence women should grow and arise to develop India to a higher level. SHG/NHG is a real blessing for the growth of women in Kanniyakumari and Thiruvananthapuram districts.