

## **CHAPTER - 8**

### **CONCLUSION**

The rural Indian women deal with financial difficulties and face gender-based discrimination day in and day out. The helplessness and oppression are more pronounced among the poor women belonging to the Scheduled Castes (SC) who have been dealing with discrimination on multiple bases, i.e., financial, gender, caste. Adding up their woes, the formal financial system of the country, i.e., banks have not been entirely successful in bringing them into their fold owing to their unorganised nature. In order to uplift such unbankable marginalised women, the governments have time and again formulated policies and launched programmes and taken initiatives and the Self Help Group (SHG) movement of India is one among them. After the National Bank for Agriculture and Rural Development (NABARD) launched the SHG-Bank Linkage Programme (SHG-BLP) in 1992, a number of SHGs have mushroomed throughout the country and have evolved as an effective solution to the poverty and backwardness of the rural women. Karnataka is one of the top performing states with regard to the proliferation and success of SHGs and a number of SHGs have been functioning in the state. The State Government of Karnataka (GoK) launched the Stree Shakthi Programme (SSP) in 2000-01 under the supervision of the Department of Women and Child Development for the benefit of the poor rural women through Stree Shakti Groups (SSGs). These SSGs and a number of SHGs sponsored by the Non-Governmental Organisations (NGOs) have been working for the socio-economic betterment of the marginalised rural women by helping them save funds regularly, borrow bank loans easily and start microenterprises on their own.

The present study analysed the extent of empowerment of the SC women through SHGs in Mulabagilu taluk of Kolar district and compared the degree of empowerment of SC and non-SC women by the government-backed SSGs and NGO-SHGs. The research study analysed all facets of empowerment, i.e., social, economic, political and individual and also looked into the impact of SHG participation of the awareness, education, health and lifestyle of SC and non-SC women.

The study looked at the twin facets of empowerment, i.e., individual and collective empowerment. The study was conducted in Mulabagilu Taluk of Kolar District, where a variety of government and non-government SHGs are in existence. The data was collected from the Grameena Mahila Okkuta (GMO) which is an apex federation of 320 SHGs functioning in four taluks of Kolar with about 5,650 members. An interview schedule was designed and used to analyse the women's empowerment at an individual level. The SHG members' response to the interview schedules comprised the primary data and the secondary data was obtained from journal articles, theses, websites of NABARD, RBI, government departments and NGO reports and other sources. Statistical tools such as frequency, simple percentage, mean, standard deviation, skewness, kurtosis and regression multivariate techniques such as Factor Analysis and Structural Equation Modelling (SEM) were employed. The data were analysed using the software Statistical Package for Social Sciences (SPSS) version 24 and regression analysis was employed for testing the hypotheses.

## **8.1. Major Findings of the Study**

The major findings of the research study are presented in five sections, i.e., the socio-economic background, asset ownership and access to basic infrastructure, group dynamics, individual empowerment, and hypothesis testing.

### **8.1.1. Socio-Economic Background of the SSG Members**

- ❖ A majority of the SC (32% and 37%) and non-SC members (35% and 37%) of SSGs and NGO-SHG members were aged more than 36 years. As the women in their middle ages did not have major household chores such as childbearing and nursing and this were more involved in SHGs. This was followed by women aged between 26 and 35 years and the rest were aged below 25 years.
- ❖ A combined majority of the SSGs were more than 11 years old (64%) and as the SSP was launched only in 2001-02, none of them can be older than 16 years. This was followed by 5 to 10- year- old groups (27%) and the rest were formed less than five years ago.
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- ❖ Most NGO-SHGs were 16 to 20 years old (50%) as they have been in existence from the time the SHG-BLP was launched in 1992. This was followed by 11 to 15- year- old (32%) and 5 to 10- year- old SHGs (18%) and none of them were less than five years old
- ❖ In the initial stages of their inception, more than three fourth of the SSGs had 11 to 20 (77%) members followed by 10 to 15 (18%) member groups and 21 to 25 (4.5%) member groups. Although 11 to 20 groups continue to be higher over the years (68%) the number of 10 to 15 member groups has also increased considerably (32%). Most NGO-SHGs also had 11 to 20 members (57%) in the initial years, followed by 10 to 15 member groups (18%) and groups with more than 20 members (combined 25%), but at present a majority of the NGO-SHGs have 10 to 15 members (57%) followed by 11 to 20 member groups (43%). While for SSGs it is mandatory for the groups to limit membership to 15 members, having a smaller group is convenient with regard to money and people management.
- ❖ A majority of the SC (51% and 58%) and non-SC members (40% and 49%) of SSGs and NGO-SHGs were illiterate and this number of more among the SC women. This was followed by women with high school and middle school education and a very few women were graduates.
- ❖ Most of the SC and non-SC members of SSGs (100% and 99%) and NGO-SHGs (100% and 99%) were Hindu followed by women belonging to other religions. This was in proportion to the major religions of the people residing in the study area.
- ❖ While an equal proportion of SSG members belonged to SC and non-SC communities (50% each), the number of SC women (54%) in NGO-SHGs was a little more than the number of non-SC women (46%).
- ❖ Most of the SC (72%) and non-SC (78%) members of SSGs were married followed by widows (20% and 17%) and lastly by those unmarried and separated. Among the NGO-SHGs also a majority of the SC (79%) and non-SC (90%) members were married and this was followed by a good number of unmarried women (19% and 9%) and then by separated and widowed members.

- ❖ A majority of the SC and non-SC members of SSGs (72% and 86%) and NGO-SHGs (64% and 79%) had one to three children followed by four to six children (SSG - 18% and 8%; NGO-SHG – 31% and 17%) and then by women with no children at all. Further, few of the members had more than seven children in both the groups and few SC members of SSGs had more than nine children.
- ❖ A huge majority of the SC (74%) and non-SC (92%) members of SSGs had their workplaces in the village followed by those who worked in the town (15% and 6%) and by women who worked in the neighbouring villages (9% and 2%). In case of NGO-SHGs also most of the SC (82%) and non-SC (90%) members' workplace was located in the same village which was followed by women who worked in the same village as well as in the neighbouring town (14% and 8%).
- ❖ Majority of the SC members of SSGs (combined 55%) and NGO-SHGs (combined 63%) were involved in landless labour and dairying and more non-SC members were into dairying and agriculture (combined 63% for SSG and 48% for NGO-SHGs). The position of SC women was much better among the NGO-SHGs but non-SC members fared well.
- ❖ Among the SSGs, most SC members (54%) lived in nuclear families followed by those living in joint families (46%); whereas, most non-SC members lived in joint families (58%) followed by those living in nuclear families (42%). Further, a majority of the SC (59%) and non-SC members (52%) lived in nuclear families and the rest lived in joint families.
- ❖ Most of the SC and non-SC members of SSGs (80% and 63%) and NGO-SHGs (73% and 63%) did not live with their inlaws and this number was highest among the SC members of SSGs followed by those in NGO-SHGs.
- ❖ A significant majority of the SC and non-SC members of SSGs (74% and 71%) and NGO-SHGs (62% and 59%) were from one to five-member families and a good number of them had families with six to ten members (SSG – 25% SC and 26% non-SC; NGO-SHG – both 33%). Therefore, the family size had a direct bearing on women's SHG participation as their household chores also increase along with the size of the family.

- ❖ The observations regarding the family heads revealed that a majority of the respondents' families were headed by their husbands irrespective of the caste and type of SHG they belonged to (SSG – 52% SC and 63% Non-SC; NGO-SHG – both 67%). This was followed by the respondents themselves heading their families (SSG – 36% SC and 22% Non-SC; NGO-SHG – 15% SC and 21% non-SC). Apart from the above, there were also members whose families were headed by father-in-law, mother-in-law, father and mothers of the members.

### **8.1.2. Asset Ownership and Access to Basic Infrastructure**

- ❖ In both SSGs and NGO-SHGs, a high majority of the SC (SSG – 94%, NGO-SHG – 96%) and non-SC members (SSG – 92%, NGO-SHG – 96%) had own house and the rest lived in rented houses. Further, more SC members of NGO-SHGs had own houses compared to the others.
- ❖ A majority of the SC (83%) and non-SC (77%) SSG members lived in stone slab houses followed by the tiled roof houses (7% and 12%) and other types of houses. Further, a majority of the SC (72%) and non-SC NGO-SHG (77%) members lived in sheet roof houses followed by tiled roof (10% each) and concrete roof houses.
- ❖ A high majority of the respondents' houses were electrified (SSG - 95% SC and 99% non-SC; NGO-SHG – 88% SC and 96% non-SC) irrespective of the caste and the type of SHG and the SSG members were better placed in this regard. This was followed by those with temporary electricity connection and no connection at all.
- ❖ A sizeable percentage of the SSG (56% SC and 71% non-SC) and NGO-SHG (57% SC and 59% non-SC) members had individual toilet facilities and the rest defecated in the open; however, the non-SC members were better placed in this regard.
- ❖ A sizeable majority of the SC (61%) members of SSGs used shared taps for water followed by a marginal percentage (39%) with access to individual taps at home.

- ❖ A sizeable majority of non-SC members (51%) of SSGs had individual taps followed by women who accessed shared taps (42%) and then by those with an individual bore well (3%). Further, a sizeable majority of SC (56%) and non-SC (54%) members of NGO-SHGs had an individual tap followed by those with access to shared taps (41% and 34%).
- ❖ A sizeable majority of SC (53%) and a majority of non-SC members (80%) of SSGs used LPG as cooking fuel and this number was more among the non-SC members. This was followed by those using firewood (28% and 13%) and then by gobar gas (14% and 5%) and lastly by women using kerosene stove for cooking. A sizeable majority of the NGO-SHG members (56% SC and 60% non-SC) used LPG for cooking followed by those with a marginal majority using firewood (37% each) and then by gobar gas. More NGO-SHG members used firewood for cooking compared to SSGs.
- ❖ A majority of the SC (SSG – 70% and NGO-SHG – 81%) and non-SC (SSG – 75% and NGO-SHG – 87%) members owned agriculture land irrespective of the type of SHG and more NGO-SHG members were landlords compared to those from SSGs.
- ❖ The agriculture lands of a sizeable majority of SC members of SSGs (50%) and NGO-SHGs (51%) measured less than an acre which was followed by those with one to five -acre farmlands (46% and 49%) and a few owned five to ten-acre lands. A majority of the non-SC members of SSGs (67%) and NGO-SHGs (55%) owned one to five-acre lands followed by those with less than an acre of farmland (25% and 37%). Further, some of them also owned five to ten or more than ten acres of agriculture land.
- ❖ A substantial majority of the respondents had rain-fed farmlands irrespective of their caste and type of SHG (SSG – 78% SC and 70% non-SC; NGO-SHG – 90% SC and 63% non-SC). This was followed by members with irrigated lands and then by a mix of rain-fed and irrigated lands. However, more SC members across the two groups had rain-fed lands.

### **Other Household Assets possessed by members**

- ❖ A high majority of SCs (91%) and Non- SCs ( 92%) owned house
- ❖ A small percentage of SCs (29%) and Non- SCs (36%) owned house site
- ❖ A majority of SCs (71%) Non -SCs (76 %) owned agriculture land
- ❖ A marginal percentage SCs (17%) and Non -SCs (24%) owned Bore well for agriculture purpose
- ❖ A marginal percentage of SCs (3%) and Non- SCs (5%) owned Tractor
- ❖ A marginal percentage of SCs (4%)and Non- SCs (5% ) owned Bullock Cart
- ❖ A marginal percentage of SCs (6% ) and Non- SCs ( 9)% owned Bulls
- ❖ A marginal percentage SCs (4%) and Non- SCs (11%) owned Petty shops
- ❖ A small percentage of SCs (32%) and Non- SCs (32%) owned Bicycles
- ❖ A small majority of SCs (35%)and Non- SCs (38%) owned two- wheelers
- ❖ A marginal percentage of SCs (1%) and Non-SCs (1%) owned Radio
- ❖ A majority of SCs (83%) and Non- SCs (85 %) owned Television
- ❖ A majority of SCs (79%) and Non- SCs (81%) owned Jewelry
- ❖ A marginal percentage of SCs ( 8%) and Non-SCs (12%) owned Refrigerator
- ❖ A marginal percentage of SCs (0.4 %) and Non-SCs (1%) owned Mobile phone
- ❖ A marginal percentage of SCs ( 4%)and Non SCs(1%) owned other assets

#### **8.1.3. Group Dynamics of SHGs**

- ❖ A marginal majority of SSGs had meetings on a weekly basis (36%) followed by an equal number of groups that met biweekly and monthly (32% each). However, a high majority of the NGO-SHGs met on a weekly basis (89%) followed by few groups (11%) that preferred biweekly meetings.
- ❖ In a large number of SSGs, the power to convene meetings was in the hands of the members (91%) themselves followed by some groups where representatives convened meetings (9%). In most NGO-SHGs also the members convened meetings (71%) followed by groups where presidents convened meetings (18%) followed by some groups where the power to convene meetings was with the secretary (7%).

- ❖ In a high majority of the SSGs (91%) and NGO-SHGs (89%), the agenda for the day's meeting was set by the members themselves, followed by the representatives (4.5% and 7%) and then by the group secretary.
- ❖ A sizeable majority of the SSGs (41%) saved on a weekly basis followed by monthly (32%) and biweekly savings (27%); whereas a high majority of NGO-SHGs saved weekly (89%) followed by biweekly savings (11%).
- ❖ Irrespective of the caste, a marginal majority of SSG members (34% SC and non-SC) preferred saving on a weekly basis followed by an almost equal number who saved biweekly and monthly (32%). While a high majority of NGO-SHG members preferred weekly savings (93% SC and 71% non-SC), the marginal majority of the SC members saved monthly (5% and 9%) followed by biweekly savings. However, among the non-SC weekly savings was followed by biweekly savings and then by monthly savings.
- ❖ Almost all the SC (100%) and non-SC members (99%) preferred saving an equal amount of money regularly and very few non-SC members (1%) preferred a minimum fixed amount. Among the NGO-SHG members, a sizeable majority of SC (66%) and non-SC (63%) women preferred saving equal amount. However, a marginal majority of the SC members (20%) preferred saving minimum fixed amount followed by members who preferred saving optional funds (12%); whereas a marginal majority of the non-SC members (34%) preferred optional savings.
- ❖ All the SSGs (100%) and a majority of the NGO-SHGs (79%) saved fixed amounts of money. Further, an equal number of NGO-SHGs saved optional and minimum fixed amounts of money (11% each) and all members' savings were collected at the time of SHG meetings only.
- ❖ A sizeable majority of the SSGs (46%) saved Rs. 50/- on a regular basis followed by Rs. 20/- (32%) and Rs. 10/- (23%); whereas, a majority of NGO-SHGs members saved Rs. 10/- (50%) regularly followed by Rs. 20/- (46%) and Rs. 50/- (4%).

- ❖ A majority of the SC and non-SC members saved more than Rs. 2,000 in SSGs (64% SC and 70% non-SC) and NGO-SHGs (39% and 42%) followed by those saving between Rs. 1,500 and Rs. 2,000. On the whole, the non-SC members of SSGs were better placed in this regard.
- ❖ The savings of a majority of SSGs (68%) and NGO-SHGs (82%) had increased from the time of their inception followed by marginal majority groups whose savings had remained the same (32% and 18%). Further, the NGO-SHGs fared well in this regard.
- ❖ A majority of the relatively old SHGs (11-15 years), both SSGs (73%) and NGO-SHGs (77%) saved more than Rs. 2,000 followed by the youngest (<5 years) SHGs that saved the same amount (64% and 30%). Further, most of the oldest SSGs and NGO-SHGs saved lower amounts of money, i.e., in the range of Rs. 1,000 and Rs. 1,500. Overall, NGO-SHGs saved more than the SSGs.
- ❖ The savings of a majority of the SC and non-SC members of SSGs (85% SC and non-SC) and NGO-SHGs (72% SC and 74% non-SC) was fully impacted by SHG participation followed by moderate impact and the SC members of SSGs were well placed in this aspect.
- ❖ All of the SSG bank accounts (100%) were maintained by the representatives of the groups. Further, a high majority of NGO-SHG bank accounts too were maintained by the representatives (96%) followed by few groups (4%) whose accounts were looked after by both representatives and signatories. Further, as members' savings are pooled during the meeting in the evenings, all the groups deposited their funds at the bank the day after the collection.
- ❖ In all of the SSGs (100%) and a high majority of NGO-SHGs (96%), the decision making power was vested with the members of the groups. Further, in a few NGO-SHGs, (4%) decisions were taken by the president of the group.

#### **8.1.4. Impact of SHG Participation on Individual Empowerment**

- ❖ A majority of the SC (70% SSG and 91% NGO-SHG) and non-SC members' (73% SSG and 84% NGO-SHG) savings had increased over time irrespective of the type of SHGs and the rest reported that their savings had either remained the same or decreased. This is due to spending the income on immediate necessities.
- ❖ A majority of the SC and non-SC members of SSGs (62% SC and 65% non-SC) and NGO-SHGs (35% SC and 40% non-SC) had cumulative savings of more than Rs. 3,000/- since they joined the SHGs followed by those who had saved more than Rs. 1,000/. On the whole, the non-SC SSG members had saved more than the others
- ❖ A majority of the SC and non-SC SSG (77% and 80%) and NGO-SHG (76% and 77%) respondents had an additional source of income even before joining SHGs which has continued after joining also. Further, a marginal percentage of them (SSG – 20% SC and 19% non-SC; NGO-SHG – 21% SC and 23% non-SC) reported that they have found an additional income source after joining SHGs irrespective of the castes.
- ❖ A majority of the SC and non-SC members of SSGs (87% SC and 81% non-SC) and NGO-SHGs (79% SC and 69% non-SC) reported that they could spend their own earnings even before joining SHGs which continued after joining as well. However, a marginal percentage of the members of SSGs (12% SC and 18% non-SC) and NGO-SHGs (20% SC and 30% non-SC) reported that they were able to spend their earnings after joining SHGs and the non-SC members fared well in this regard.
- ❖ Majority SSG (69% SC and 73% non-SC) and NGO-SHG members' (70% SC and 76% non-SC) access to loans were fully impacted by SHG participation and the non-SC NGO-SHG members fared well in this aspect. Further, a majority of SSG (69% SC and 67% non-SC) and NGO-SHG members' (44% non-SC) access to life insurance was not impacted by SHG participation except among the SC members of NGO-SHGs (39%) where the access was

fully impacted. Further, a marginal percentage of the SSG (21% SC and 18% non-SC) and NGO-SHG (35% SC) members also reported full impact of SHG on the access to life insurance and the SC members of NGO-SHGs fared comparatively well in this regard.

- ❖ Before joining the SHGs, a majority of the SC (SSG-94%, NGO-SHG-80%) and non-SC members (SSG-91%, NGO-SHG-73%) of both types of SHGs had complete ownership of assets and there were lesser instances of husbands' ownership and joint ownership. However, after joining SHGs, most of the members' (SSG – 55% SC and 50% non-SC; NGO-SHG – 48% SC and non-SC) assets are owned by their husbands and there is also an increase in joint ownership. This is due to members purchasing assets that are mostly used by their husbands, i.e., motorcycles, tractors, etc. and the increase in joint ownership indicates equal treatment of men and women. Further, reduction in self-ownership and increase in husbands' ownership of assets is more pronounced among the SC members of SSGs.
- ❖ Before joining the SHGs, access to the income and savings of the SSG (56% SC, 62% non-SC) and NGO-SHG (47% SC and 54% non-SC) members were with their husbands and there were lesser instances of self and joint access. However, after joining SHGs, there was a decline in the husbands' access to the members' income and savings and a slight increase in the members' self-access (SSG – 39% SC and 29% non-SC; NGO-SHG – 42% SC and 38% non-SC). Further, the increase in members' self-accesses and reduction in husbands' access was more evident among the SC members of NGO-SHGs.
- ❖ The income generation skills of a majority of the members of SSGs (61% SC) and NGO-SHGs (45% SC and 44% non-SC) was not impacted by SHG participation except in case of non-SC SSG members (48%) who reported full impact. This was followed by moderate impact and the SC members of SSGs were well placed in this aspect.
- ❖ SHG participation was found to have no role in increasing the employment opportunities of SC (44%) and non-SC (46%) SSG members followed by full and moderate impact.

- ❖ However, among the NGO-SHGs most SC and non-SC members (53% each) reported a full impact of SHGs on the increasing opportunities followed by moderate impact. On the whole, the SC and non-SC NGO-SHG members were equally well placed in this regard
- ❖ A sizeable majority of the SC (58%) and non-SC (49%) members of SSGs reported a lesser impact of SHGs on their economic empowerment followed by moderate impact (23% and 32%) and then by full and no impact of SHGs on their economic empowerment. Most of the SC (45%) and non-SC (44%) members of NGO-SHGs reported a moderate impact of SHGs on their economic empowerment followed by full impact (28% each) and then by less to no impact of SHGs on their economic empowerment.
- ❖ A sizeable majority of the SC (47%) and non-SC members' (48%) personal income was not impacted by SSG participation followed by those who reported a full impact (26% and 25%). However, among the NGO-SHGs majority, SC (58%) and non-SC (75%) members reported full impact of SHGs on their personal income followed by moderate impact. On the whole, the non-SC NGO-SHG members were well placed.
- ❖ A sizeable majority of the SC (56%) and non-SC members' (48%) family income was moderately impacted by SSG participation followed by no impact among SC members (21%) and full impact (32%) on the non-SC members. However, among the NGO-SHGs sizeable majority SC (51%) and non-SC (67%) members reported full impact of SHGs on their family income followed by moderate impact (38% and 24%). On the whole, the non-SC NGO-SHG members were well placed.
- ❖ Before joining the SHGs majority SC and non-SC members of SSGs (70% SC, 69% non-SC) and NGO-SHGs (85% SC and 80% non-SC) earned in the range of Rs. 20,000/- and Rs. 30,000/- annually followed by those earning more than Rs. 50,000/-. However, after joining SHGs, a sizeable majority of the SC (SSG-48%, NGO-SHG-51%) and non-SC (SSG-55%, NGO-SHG-46%) members began earning more than Rs. 50,000/- annually, followed by

those earning Rs. 20,000/- to Rs. 30,000/- and the non-SC SSG members fared well in this aspect.

- ❖ While a majority of the SC (54%) members of SSGs reported no impact of SSG participation on their financial status, most non-SC members (47%) reported full impact. However, among the NGO-SHGs, a marginal percentage of SC (39%) and non-SC (46%) reported that SHG participation did not have any impact on their financial status; a good number of them (33% and 35%) also reported a full impact of the SHG participation.
- ❖ There was no significant improvement in the economic category of the members after joining SHGs. All the SC and non-SC members of SSGs (100%) remained below the poverty line (BPL) even after joining the groups. Although it was the same case among the NGO-SHGs, very few of the SC (7%) and non-SC members' (5%) economic categories had changed from BPL to APL after joining SHGs and SC members fared well in this regard. However, the members were hesitant to disclose their status for the fear of losing benefits of BPL card holders.
- ❖ Before joining the SHGs, the husbands of the SSG (46% SC, 49% non-SC) and NGO-SHG (41% SC, 55% non-SC) members had more control on their wives' income and savings and there were lesser instances of self and joint control. However, after joining SHGs, there was a decline in the husbands' control of the members' income and savings and the members' self-control over income and savings increased (SSG – 31% SC, 30% non-SC; NGO-SHG-40% SC and 35% non-SC). There was also an increase in the joint control of the members and their husbands indicating gender equality. Further, the increase in members' self-control and reduction in husbands' control was more evident among the SC members of NGO-SHGs and joint ownership was more among the non-SC members of SSGs.
- ❖ The asset creation of a majority of the SC and non-SC members of SSGs (92% SC, 90% non-SC) and NGO-SHGs (47% SC and non-SC) was not impacted by SHG participation followed by full impact and the non-SC members of NGO-SHGs were well placed in this aspect.

- ❖ A majority of the SC (53%) and non-SC (41%) members of SSGs reported lesser awareness and adaptability to training followed by moderate awareness and adaptability (33% and 42%) and then by no awareness at all. A sizeable majority of NGO-SHG members (44% SC and 50% non-SC) reported moderate awareness and adaptation followed by less and full awareness and adaptability to training. The SC members of NGO-SHGs were well placed in this regard.
- ❖ SSG activities fully impacted most SC (56%) and non-SC members' (64%) social initiatives followed by moderate impact (34% and 28%) and then by full and no impact. In case of NGO-SHGs, SC members social initiatives was moderately impacted (55%) and non-SC members' social initiatives were fully impacted (49%) by SHG participation followed by full impact and then by less and no impact.
- ❖ The literacy of a majority of the SC members of SSGs (42%) was fully impacted by SSG participation followed by no impact (24%) and then by less to moderate impact. Most of the non-SC members' literacy was fully impacted by SHG participation (49%) followed by less impact. Among the NGO-SHGs, SC members' literacy was fully impacted by SHGs (56%) followed by moderate (20%), lesser (15%) and no impact. Further, most of the non-SC members' literacy was moderately improved by SHG participation (42%) followed by full impact (38%) and the SC members of NGO-SHGs were well placed in this aspect.
- ❖ The numeracy skills of a majority of the SC and non-SC members of SSGs (47% SC, 55% non-SC) and NGO-SHGs (70% SC and 60% non-SC) was fully impacted by SHG participation, followed by moderate impact and then by less to no impact at all. On the whole, the SC members of NGO-SHGs were better placed in this regard.
- ❖ Among the SSGs, a sizeable majority of SC members reported a lesser impact of SHG on education (48%) followed by moderate impact (33%), while most non-SC members reported moderate impact (53%) followed by lesser impact (32%).

- ❖ Similarly, among the NGO-SHGs, most SC (54%) and non-SC (53%) members reported the moderate impact of SHG participation on education followed by fully significant impact.
- ❖ Before joining the SHGs, a majority of the SC and non-SC members of SSGs (combined 84% SC non-SC) and NGO-SHGs (combined 77% SC and 87% non-SC) either did not venture out at all or visited places along with a family member and there were lesser instances where women moved about alone. However, after joining SHGs, there was further decrease in women moving about alone (SSG-combined 96% SC, 98% non-SC and NGO-SHG-combined 83% SC and non-SC) and more members visited places accompanied. While there was also an increase in the SSG members not venturing out, this proportion reduced among the NGO-SHG members. Further, while the reduction in independent visits was more pronounced among the non-SC SSG members, the increase in accompanied visits was more evident in SC NGO-SHG members. Accompanied visits imply that the members are involved in the collective activities of SHGs and reduced independent visits indicated that the members did not need to visit some places such as the Anganwadi center, school, primary health centre, etc. as their children had grown up.
- ❖ A majority of the SSG (66% SC, 65% non-SC) and NGO-SHG (55% SC and 45% non-SC) members made joint family decisions before joining SHGs except the non-SC members of NGO-SHGs where the husbands decided the most. After joining SHGs, there was a decrease in joint decision making except among the non-SC members of NGO-SHGs where there was an increase in joint decisions and also self and joint consultations. There was a marginal improvement in the SSG and NGO-SHG members' participation in decision making in the family except in the case of SC members of SSGs and non-SC NGO-SHG members where the decision making reduced a little after joining SHGs. Lastly, there was an increase in the husbands' decision making after the women joined SHGs, except in case of non-SC NGO-SHG members wherein the husbands' decision making decreased. Increase in members' decision making was more evident among the non-SC members of SSGs.

- ❖ A majority of SSG and NGO-SHG members' initiatives to promote girl child education (SSG-88% SC, 90% non-SC; NGO-SHG-78% SC, 81% non-SC) and women's right to property (SSG-71% SC, 75% non-SC; NGO-SHG-65% SC, 64% non-SC) were fully impacted by SHG participation and the non-SC SSG members fared well in this aspect.
- ❖ A majority of SSG and NGO-SHG members' initiatives to prevent early marriages (SSG-91% SC, 95% non-SC; NGO-SHG-79% SC, 82% non-SC) and dowry (SSG-73% SC, 77% non-SC; NGO-SHG-69% SC, 75% non-SC) were fully impacted by SHG participation and the non-SC SSG members were well placed in this regard.
- ❖ A majority of SSG and NGO-SHG members' initiatives to prevent violence against women (SSG-79% SC, 83% non-SC; NGO-SHG-59% SC, 68% non-SC) and to promote gender equality (SSG-93% SC and non-SC; NGO-SHG-82% SC, 78% non-SC) were fully impacted by SHG participation and the non-SC SSG members were more impacted in this regard.
- ❖ The social security of a majority of the SC and non-SC members of SSGs (68% SC and 69% non-SC) and NGO-SHGs (70% SC and 72% non-SC) was fully improved by SHG participation followed by moderate impact and the non-SC members of NGO-SHGs were well placed in this aspect.
- ❖ A majority of SC (66%) and non-SC (68%) members of SSGs had the full impact of SHG participation on their children's education followed by no impact at all and then by moderate to lesser impact. Among the NGO-SHGs also a high majority of SC (84%) and non-SC members (85%) reported full impact of SHG participation on children's education followed by moderate impact and then by no impact and lesser impact. On the whole, the non-SC members of NGO-SHGs were found to be better placed.
- ❖ The daughters' education of the sizeable majority of the SC and non-SC members of SSGs (49% SC, 54% non-SC) and a majority of NGO-SHGs (74% SC, 82% non-SC) was fully impacted by SHG participation, followed by no impact at all and then by moderate to lesser impact. On the whole, the non-SC members of NGO-SHGs were better placed in this regard.

- ❖ The awareness of developmental programmes of a majority of the SC and non-SC members of SSGs (68% each) was not at all impacted by their SHG participation followed by full impact and then by moderate to lesser impact. Further, the awareness of developmental programmes a sizeable majority of SC (46%) and non-SC women (61%) of NGO-SHGs was fully impacted by SHG participation followed by moderate, lesser and no impact in that order. On the whole, the non-SC members of NGO-SHGs were the most impacted.
- ❖ The environmental awareness of a sizeable majority of the SC (56%) and non-SC members (62%) of SSGs was fully impacted by their SHG participation followed by no impact at all and then by moderate to lesser impact. Further, the environmental awareness of a majority of SC (75%) and non-SC (84%) members of NGO-SHGs was also fully impacted by SHG participation followed by moderate, lesser and no impact in that order. On the whole, the non-SC members of NGO-SHG were the most impacted.
- ❖ A majority of SC (56%) and non-SC (62%) SSG members' access to sanitation facilities was fully impacted by their SHG participation followed by no impact at all and then by moderate to lesser impact. Further, the sanitation access of a majority of SC (62%) and non-SC (56%) members of NGO-SHGs was also fully impacted by SHG participation followed by moderate impact followed by no impact and lesser impact among the SC members and moderate impact followed by less to no impact among the non-SC members. On the whole, the non-SC members of SSGs were the most impacted.
- ❖ A majority of the SC and non-SC SSG and NGO-SHG members' access to adequate water (SSG-59% SC, 61% non-SC; NGO-SHG-65% SC, 72% non-SC) and immunization facilities (SSG-85% SC, 89% non-SC; NGO-SHG-83% SC, 84% non-SC) were fully impacted by SHG participation followed by moderate impact and then by no impact at all. While the non-SC members of NGO-SHGs were well placed with regard to adequate water, non-SC members from SSGs fared better with respect to immunization.
- ❖ Participation in SSGs fully impacted the members adopting spacing between the children among a majority of the SC and non-SC members of SSGs (77%

SC, 75% non-SC) and NGO-SHGs (75% SC and 80% non-SC) followed by moderate impact and then by no impact at all. On the whole non-SC NGO-SHG members fared well in this regard

- ❖ Participation in SSGs did not have any impact on their SC members (61%) adopting family planning (operation and devices for birth control) followed by full impact and then by the lesser impact. Among the non-SC SSG (50%) participation fully impacted adoption of family planning by most members followed by a good number with no impact and then by moderate to lesser impact. Further, the NGO-SHG family planning of a majority of the SC (55%) and non-SC members (49%) was impacted by SHG participation followed by no impact at all and then by moderate to lesser impact. Non-SC members of SSGs were better placed in this regard.
- ❖ SHG participation had a moderate impact on the social empowerment of the SC and non-SC members of both SSGs (66% SC, 70% non-SC) and NGO-SHGs (69% SC and 63% non-SC). This was followed by lesser impact in SSGs and full impact in case of NGO-SHGs and the SC members of NGO-SHGs were well placed.
- ❖ Both SSGs and NGO-SHG participation had a full impact on a majority of the SC and non-SC members' status in the family (SSG-76% SC, 85% non-SC; NGO-SHG-92% SC, 89% non-SC) and in the community. This was followed by moderate impact and then by lesser to no impact. On the whole, SC members of NGO-SHGs were well placed in both aspects.
- ❖ Both SSGs and NGO-SHGs participation had a full impact on a majority of the SC and non-SC members' social mobility (SSG-76% SC, 74% non-SC; NGO-SHG-92% SC, 85% non-SC) followed by moderate impact. On the whole, SC members of NGO-SHGs were well placed.
- ❖ Participation in SSGs had no impact on a majority of the SC (75%) and non-SC members' (78%) rapport with other members followed by full to moderate impact.

- ❖ Further among NGO-SHGs, group participation had full impact on the rapport of a majority of SC (55%) and non-SC (49%) members followed by moderate and then by no impact at all. On the whole, SC members of NGO-SHGs were well placed.
- ❖ SHG participation had a full impact on the SC and non-SC members' expression of opinion across SSGs (68% SC, 73% non-SC) and NGO-SHGs (81% SC, 75% non-SC) followed by moderate impact and then by lesser to no impact. On the whole, the SC members of NGO-SHGs were well placed in this regard.
- ❖ In both SSGs and NGO-SHGs, the group participation fully impacted the SC and non-SC members' participation in family decisions (SSG-66% SC, 71% non-SC; NGO-SHG-77% SC, 72% non-SC), ability to decide regarding daughter's wedding (SSG-40% SC, 46% non-SC; NGO-SHG-56% SC, 62% non-SC) and family treating them on par with men (SSG-71% SC and non-SC; NGO-SHG-83% SC, 86% non-SC) followed by moderate impact and then by no impact at all. Overall, while SC members of NGO-SHGs fared well with regard to family decision making, non-SC members of NGO-SHGs fared well in terms of choice of daughter's wedding and equal treatment with men.
- ❖ A good number of SC (42%) and non-SC members (45%) of SSGs experienced no impact of SHG participation on their husbands' helping them in household chores followed by full impact and then by moderate to lesser impact. However, among the NGO-SHGs, most SC (56%) and non-SC members (49%) reported a full impact of SHG participation on their husbands' participation in household chores followed by moderate and no impact at all. Finally, the SC members of NGO-SHGs fared well in this regard.
- ❖ SHG participation had a full impact on better understanding between the SC and non-SC members and their husbands in both SSGs (58% SC, 63% non-SC) and NGO-SHGs (73% SC, 69% non-SC) followed by no impact at all and then by moderate to no impact among SSGs and moderate impact followed by no impact and lesser impact among NGO-SHGs. On the whole, the SC members of NGO-SHGs were well placed in this regard.

- ❖ A majority of the SC SSG members' (80%) exercising voting rights was fully impacted by SSG participation followed by no impact and then by moderate to lesser impact. A high majority of the non-SC SSG members' exercising voting rights (91%) was also fully impacted by SSG participation followed by moderate impact and then by no impact at all. Further, a majority of the SC NGO-SHG members' exercising voting rights (76%) was fully impacted by SHG participation followed by moderate impact and then by no impact at all. A majority of the non-SC NGO-SHG members' exercising voting rights (76%) was also fully impacted by SHG participation followed by no impact and then by moderate to lesser impact at all. However, the non-SC SSG members fared well in this regard.
- ❖ Majority of the SC and non-SC SSG members' participation in gram sabha (53% SC, 54% non-SC) and local organisations (78% SC, 80% non-SC) was not impacted at all by SSG participation followed by full impact and then by moderate to lesser impact. Further, a sizeable majority of the NGO-SHGs SC and non-SC members' participation in gram sabha (42% SC, 43% non-SC) and local organisations (49% SC, 43% non-SC) was fully impacted by SHG participation followed by no impact and then by moderate to lesser impact. On the whole, the non-SC members of NGO-SHGs were well placed with regard to participation in gram sabha and the SC members of NGO-SHGs fared well with regard to participation in local organisations.
- ❖ A high majority of the SC SSG members' (89%) membership in local organisations was not impacted at all by SSG participation followed by moderate impact and then by full and lesser impact. Majority of the non-SC SSG members' membership (86%) in local organisations also was not impacted at all by SSG participation followed by full impact and then by moderate to lesser impact. Further, a majority of the SC (60%) and non-SC NGO-SHG women's (69%) membership in local organisations was not impacted at all by SHG participation followed by full impact and then by moderate to lesser impact. On the whole, the SC members of NGO-SHGs were well placed in this regard.

- ❖ Participation in Grama panchayat election by contesting as a candidate of a majority of the SC and non-SC members of SSGs and NGO-SHGs (SSG-86% SC, 85% non-SC; NGO-SHG-47% SC, 44% non-SC) was not impacted by SHG participation followed by lesser impact and then by full to moderate impact. However, the non-SC members of NGO-SHGs fared well in this regard.
- ❖ A majority of the SC (88%) SSG members' canvassing in gram panchayat elections was not at all impacted by SSG participation followed by full impact and then by a moderate impact. Most of the non-SC SSG members' (89%) canvassing in elections was also not at all impacted by SSG participation followed by full impact and then by lesser and moderate impact. Further, a majority of the SC (55%) and non-SC (49%) NGO-SHG members' election canvassing was not impacted by SHG participation followed by full impact and then by moderate to low impact at all. On the whole, the SC members of NGO-SHGs were well placed in this regard.
- ❖ A high majority of the SC (97%) and non-SC (98%) SSG members' designation in gram panchayat was not impacted at all by SSG participation followed by full impact. Further, a majority of the SC (84%) and non-SC (83%) NGO-SHG women's designation in gram panchayat was not impacted at all by SHG participation followed by moderate to less impact and then by the full impact. On the whole, the SC members of NGO-SHGs were well placed in this regard.
- ❖ With regard to the position of the SHG members in the groups, a large number of SC (84%) and non-SC (76%) members of SSGs were ordinary members followed by representatives, secretaries, presidents, treasurers and office bearers. Further, a majority of the SC (64%) and non-SC (57%) NGO-SHG members were also ordinary members followed by presidents, secretaries, representatives, office bearers and treasurers. Further, more SC members were ordinary members and more non-SC members had positions, such as the group president in both groups.

### **8.1.5. Hypothesis Testing**

**H1: Awareness and adaptation of training have significantly influenced the SC members of SHGs to take initiatives on social issues.**

Apart from savings credit and entrepreneurship, SHG management, SHG members are also exposed to various personality development and other kinds of topical training Programmes and workshops in order to make them more aware of the issues of the society they live in. Once the members are aware how the training goes and after they get adapted to the process of learning, they begin absorbing the details of the programmes and reflect upon the learnings, which ultimately results in they taking up initiatives for social issues. Therefore, training was found to have a significant impact on the SC SHG members taking up social initiatives, and therefore the alternate hypothesis H1 is accepted.

**H2: Awareness and adaptation of training have significantly influenced the economic empowerment of the SC members of SHGs.**

The various training programmes the SHG members are exposed to make them aware of the need to save use credit judiciously and encourage to start some micro-enterprise on their own in order to be self-reliant in terms of finances. Eventually, these activities stabilise and the women start earning a steady stream of income which ultimately makes them financially independent, secure and has a far-fetched impact on their lifestyle. Therefore training significantly impacts the economic empowerment of the SHG members. However, in the present study, it was observed that training significantly impacted the economic empowerment of only non-SC members and SC members are not significantly economically empowered by training, therefore the alternate hypothesis H2 is rejected.

**H3: Awareness and adaptation of training have significantly influenced the education of the SC members of SHGs.**

The awareness and adaptation of the members to various personality development and awareness generating workshops and training programmes has a direct impact on their perception regarding the importance of education. As they get trained, the rural women realise the paramount significance of education in making one's life better and begin emphasising on getting their children educated. Therefore, training has a significant impact on the SC SHG members' education status and thus the alternate hypothesis H3 is accepted.

**H4: Awareness and adaptation of training significantly influenced the social empowerment of the SC members of SHGs.**

Exposure to training programmes on personality development and entrepreneurship makes them both socially active and financially self-dependent. This eventually brings in a sense of confidence among them and alters their status in the family, community and they will be gradually treated on par with the men, both in the family and the society, thereby resulting in social empowerment. Thus, training has a significant impact on the social empowerment of SC SHG members and the alternate hypothesis H4 is thus accepted.

**H5: Awareness and adaptation of training have significantly influenced the political empowerment of the SC members of SHGs.**

The social confidence and economic independence that SHG training impact among the rural women, bring to the fore their leadership qualities and decision-making abilities. These qualities, in turn, influenced the SC women to involve in the places of governance such the gram sabha or the panchayat office, which eventually results in a desire to participate in the decision making of those organisations and contesting in elections, ultimately resulting in political empowerment. Further, the training programmes also improve their voting awareness, will and freedom to vote and canvass during their elections, etc. Thus, the alternate hypothesis H5 is accepted.

**H6: Annual income has significantly influenced the economic empowerment of the SC SHG Members.**

As a result of the additional and entrepreneurial income activities taken up by the SHG members, there will be an increase in their annual income. This increase will confer economic independence and financial security to the rural women as a result of which they will be able to spend on necessities such as education, health-care and nutrition, implying an improvement in their lifestyle. However, annual income did not have any significant impact on the economic empowerment of the SC women in this study. Thus annual income has a significant influence on the economic empowerment of the SC SHG members and thus the alternate hypothesis H6 is rejected.

**H7: Savings has significantly influenced the economic empowerment of the SC members of SHGs.**

Inculcating savings behaviour among the rural poor women is one of the objectives of the SHG movement. The additional income generation activities of SHGs result in an increase in the income and thereby the savings of the SHG members. When the savings increase, the members will have surplus funds to fall back upon in times of need and they will also be able to invest those funds on asset creation, buying life insurance and other social security measures. Thus savings have a significant bearing on the economic empowerment of the SC SHG members; however, in the present study savings did not empower the non-SC members significantly. Therefore, the alternate hypothesis H7 is accepted.

**H8: SC women with access and control of their own income and savings are significantly economically empowered.**

Being able to access one's own income and savings enables the individuals to make economic decisions for their betterment. Similarly, in this study, it was observed that once the SHG members gain independent access to their own income and savings, they will be able to make economic decisions for their benefit such as the purchase of assets, availing loans, life insurance, and other social security measures, etc. which eventually make them financially self-reliant.

Thus SC members of SHGs with access and control to their income and savings are economically empowered and the alternate hypothesis H8 is accepted.

**H9: SC members with ownership of assets are significantly economically empowered.**

Owning assets confers some kind of socioeconomic confidence to the rural poor women and makes them courageous enough to take risks such as investing in new assets, availing higher loans, spending on children's education and family health-care and nutrition, etc., i.e., they become powerful enough to make economic decisions on their own. Thus ownership of assets by SC SHG members has a significant impact on their economic empowerment and thus the alternate hypothesis H9 is accepted.

**H10: SC members who are empowered economically and socially are significantly politically empowered.**

Social empowerment entails that the SHG members' influence on the family and community improves, they earn better recognition in the society and they will be treated on par with the men of the family. Further, economic empowerment implies that the women are enough economically independent and secure that they can make investment and asset purchase decisions confidently. Once the above two kinds of empowerment is achieved, such women begin expressing the willingness to get involved in the decision making organisations of the society apart from an improvement in their knowledge of electoral politics, the importance of voting and canvassing in elections. Although SHG participation alone does not ensure political empowerment, women do develop leadership and decision making abilities which empower them to have a say in the politics of the villages. Thus social and economic empowerment empowers the SC members of SHGs members politically and the alternate hypothesis H10 is therefore accepted.

**H11: Social empowerment has a significant influence on the education of the SC SHG members.**

The SHG members who are socially empowered are well aware of their abilities, have better social mobility, leadership qualities, and decision-making abilities. Further, the women who were not able to get educated earlier due to various reasons express willingness to access education after they involve in the activities on SHGs. Simply put, once the SHG members are socially empowered, they realise the importance of education in an individual's life and eventually they either get themselves educated through adult education or ensure their children's education is completed. Thus, social empowerment exerts a significant influence on the education of the SC members of SHGs and the alternate hypothesis H11 is thus accepted.

**H12: SC members who visit Institutions/organisations, i.e., institutional mobility, are significantly socially empowered.**

Whether or not a woman can move about on her own generally indicates her level of social confidence and empowerment. Further, women who can visit local organisations and external institutions such as post offices, banks, and village or taluk panchayat office are usually confident enough to transact with the officials of those organisations. Institutional mobility thus indicates that the SHG members are self-aware, confident and possess leadership and decision making qualities and enough confidence to deal with external agencies. Therefore it can be inferred that the SC SHG members with institutional mobility are significantly socially empowered and the alternate hypothesis, H12 is accepted.

## **8.2. Conclusion**

The present study found that both SSGs formed under SSP and the SHGs sponsored by NGOs significantly empowered the SC women in the sample study areas of Mulabagilu Taluk, Kolar, but the extent of social, political, economic and personal empowerment varied. While SSGs empowered the SC members under certain categories and the NGO-SHG empowered them under certain categories of empowerment.

In order to reaffirm these results quantitatively, the hypotheses formulated at the beginning of the study were tested against the findings against the constructs, i.e., social initiatives, economic empowerment, social empowerment, education and political empowerment. The impact of the training provided at the SHGs (SSGs and NGO-SHGs) on the each of the above-mentioned constructs was analysed. Further, the impact of annual income, savings, access, and control to income and savings, asset ownership and institutional mobility on the social and economic empowerment was measured along with the interaction effect of social and economic empowerment and education was also measured. It was found that training provided at the SHGs had a significant impact on the SC members' social initiatives, political and social empowerment and education; however, it failed to empower them economically. Further, it was also found that savings, access, and control to income and asset ownership positively impacted the SC SHG members' economic empowerment; however, annual income generated through SHGs did not empower the SC members economically. Institutional mobility signified social empowerment, and social empowerment influenced SC members' education and social and economic empowerment implied political empowerment.

On the basis of the above, it can be concluded that both the non-SC members of SSGs and NGO-SHGs were more empowered compared to their SC counterparts and the NGO-SHGs empowered SC women more than the SSGs. However, group-wise SSGs were better empowered the rural women collectively compared to the NGO-SHGs. It can also be inferred that the training, annual income, savings, asset ownership, access and control to income and savings and institutional mobility conferred by SSG participation significantly empowered the SC members socially, economically, politically and improved their social initiatives and awareness level.

### **8.3. Contribution to Theoretical Knowledge**

The present study contributed to the existing body of theoretical knowledge by bridging the gaps in previous research.

- ❖ The study primarily addresses the major gap in the existing body of knowledge, i.e., the impact of economic and political empowerment caused as a result of SHG participation.

- ❖ The study made an elaborate comparison of the empowerment of SC and non-SC women by SSGs and NGO-SHGs.
- ❖ The present study added value to the body of limited literature regarding the empowerment of SC women through SHGs.
- ❖ The study is a major contribution to research as it deals extensively with SSG impact on women's empowerment.
- ❖ This study attempted to analyse the economic and social conditions of SC and non-SC women before and after joining SHGs.
- ❖ Further, this study also analysed the impact of training provided by SHGs on the social initiatives and education of the SHG members which is the novelty of the study.
- ❖ The most important contribution of the present study to literature is an elaborate and objective analysis of how SHGs empower the women collectively as a group thereby boosting their social confidence and response to the societal developments.
- ❖ Additionally, the study brought together and compared the social, economic and political empowerment of SC and non-SC women through SSGs and NGO-SHGs. This is a major departure from the previous studies that mainly deal with the socioeconomic empowerment.
- ❖ The study also documented instances wherein the SSGs and NGO-SHGs have not been able to empower women entirely; therefore, this study claims to have attempted to make an unbiased analysis of facts.

#### **8.4. Suggestions**

On the basis of the observations made during the research, the study makes certain suggestions that could be of value to Self Help Groups, the SHG promoting Agencies, Financial Institutions, the government departments and policymakers.

### ***For SHGs***

- ❖ Women should be provided with education, skill training and awareness about their lawful entitlements. Most importantly, consciousness rising must be given high importance.
- ❖ More emphasis should be given to improving literacy and numeracy skills of adult illiterate members so that women no more remain dependent on literate members in SHG It is also important that it will help become self-confident while dealing with business and financial institutions. Continue conducting adult literacy and nonformal education to illiterate members
- ❖ Ensure Rotation of leadership must be ensured at regular intervals
- ❖ SSGs to be motivated to do weekly savings.
- ❖ Encourage the members to take up entrepreneurial activities that financially benefit throughout the year other than livestock rearing.
- ❖ Encourage all members to involve in long- term strategic actions that improve their status in family and community
- ❖ Educate SC members and their families to follow small family norms
- ❖ Provide moral support and social security measures to vulnerable members of SHG
- ❖ Both SSGs and NGO –SHGs need to analyse the issue and make more effort to build a toilet for every family with water facility to ensure that they utilise the facility and maintain in a hygienic manner
- ❖ There needs to be an improvement in providing the drinking water facility (within their premises).
- ❖ SHGs should mobilise the scheme that provides a financial support for each LPG connection to the BPL households.
- ❖ There is a need to gender sensitise members and promote behaviour change that will improve the economic security in their lives.

- ❖ IGPs lead the road to economic empowerment of women. It is therefore essential that members should begin to discuss such possibilities based on their constraints and skills. It is expected that some of the members begin IGPs with funding from the SHG itself or with the support of banks. SHG federations, SSPs and NGO-SHGs have to focus on providing such opportunities for members.
- ❖ SSGs need to play a bigger role in creating livelihood opportunities for its members so that women gain employment and contribute to family's income to have better standards of living.
- ❖ Exercising property rights to women is a long-term process that requires changes in knowledge, attitude, and behaviour of not only women but also of men and the society at large.
- ❖ Greater emphasis should be laid on creating awareness about developmental programmes among SSGs.
- ❖ In order to encourage more and more women members to undertake business activities, they should be trained, guided and assisted with regular and adequate credit. The emphasis should be on proper utilization of borrowed funds for productive income and asset generating activities
- ❖ To build the capacities of elected members to ensure their effective participation in the decision-making process at the grama panchayt. The financial benefits from SHGs are spent on meeting the immediate expenses of the families and the long-term needs such as education, health-care and social security are neglected. Therefore, policies should focus on encouraging the women to invest for future.
- ❖ Rural women are reluctant and hesitate to participate in SHGs due to personal, familial and community norms and therefore, many women lose the benefits. Thus, there is a necessity to bring in compulsory SHG participation for all the women.

- ❖ Safeguarding the NGO-SHG members in cases of coercive or forceful debt repayment from recovery agents of micro-finance institutions is necessary and the NGO-SHGs should be entitled to the benefits that the SSG members get.
- ❖ The Government should provide SC women with insurance and medical reimbursement facilities and it should be explored whether the SC members of all the SHGs can be mobilised under a single state -level federation, such as the Ankuram Sangamam Poram in Andhra Pradesh.

***For NGOs/CBOs***

- ❖ A set of women empowerment indicators both individual and collective to be developed for measuring progress and to be assessed every year in a participatory manner.
- ❖ It is necessary to do SHG grading on a continual basis to see the efficiency in performance of the SHG.
- ❖ Use survey in which respondents evaluate the quality of their current lives on a scale of 0 to 10.
- ❖ Operational strategy to be developed at the federation level to SHG level so that appropriate activities could be facilitated at each level.
- ❖ Promoting stereotyping of income generation activities to be avoided.
- ❖ Gender sensitization programmes should start at the early stage at the family level and be able to achieve in real true sense.
- ❖ It would be sensible to have a membership only in one SHG and build all members capacity and access the benefits available for their socio- economic and educational empowerment.
- ❖ All members should take the ownership of SHG to make it more effective and sustainable.

- ❖ SHGs must prove their creditworthiness by possessing SHG managerial skills and proper utilization of credit taken and timely repayment and avoid falling into the category of defaulters.
- ❖ Strong marketing network is called for effective and proper marketing of product and services of microenterprises linked SHG's. They need marketing support and institutional capacity to handle marketing activities independently.
- ❖ Build the capacities of SHG Federations to identify the areas where the SHGs need support and provide timely support
- ❖ Help SHGs to achieve financial sustainability so that they can take care of their managerial costs
- ❖ Encourage SHGs to maintain SHG bookkeeping on their own or help them with suitable arrangements
- ❖ Livelihood status of women should be improved. Economic independence through self-employment and entrepreneurial development must be paid attention
- ❖ Exercising property rights to women is a long-term process that requires changes in knowledge, attitude, and behaviour of not only women but also of men and the society at large.
- ❖ Greater emphasis should be laid on creating awareness on developmental programmes and procedures to avail them among SSGs.
- ❖ Environmental awareness with specific reference to the importance of toilet construction should be laid emphasis as the open defecation is still prevailing in the study area. Both SSGs and NGO-SHG need to analyse the barriers for not constructing toilets and other sanitation facilities. They should take context-specific measures to address the same. With adequate water provision.
- ❖

- ❖ There is a need to introduce the concept of rating/ grading of SHGs and to develop SHG evaluation based on sustainability indicators. Further, it is necessary to ensure proper bookkeeping and conduct the regular internal audit of SHGs.

***For Banks /Financial institutions***

- ❖ Organise regular meeting with Bankers, Self Help Promoting Institutions and government frontline departments so that there are concerted efforts towards appropriate planning and distribution of resources to SHGs Eg; credit, skill building, materials, infrastructure, capacity building, etc.
- ❖ Bankers to create awareness on the procedure of SHG – Bank linkage and motivate the SHGs and NGOs, CBOs to adhere to the same. Care to be taken to provide easy access to credits by women.
- ❖ A survey of SHGs may also be undertaken for ensuring effective regulation of micro-financing activities and examining their issues. MIS of SHGs to be developed and updated on a timely basis.
- ❖ Bankers must change their attitude towards SHGs and consider them as a portfolio for lending for entrepreneurial purposes.
- ❖ Bank officials should analyse the credit needs of SHGs and fulfil not only the lending for productive purposes but also consumption loans with a special emphasis on basic facilities like for eg. Housing with sanitation. SHGs should be given free hand for internal lending.
- ❖ Banks, especially commercial, should be mandated strictly to finance SHGs finance and should be instructed to formulate considerate recovery guidelines for SHG loan recovery. Further, they should also be mandated to monitor SHGs regularly and bank credit staff should be trained exclusively on SHG financing and women's empowerment.
- ❖ SHG lending should be formed into a separate portfolio for priority sector lending and banks should be mandated to formulate micro-credit plans and earmark funds for the same.

- ❖ SHG federations should be encouraged to participate in state, district and block level bankers' committee meetings and government credit review meetings to voice their issues.
- ❖ The maximum quantum of loan should be increased from the present amount of Rs. 2.00 lakhs per SHG and the revolving credit available to SHGs should be increased in accordance with the financial position of the SHG.
- ❖ SHG members should be given regular training with regard to SHG management, efficient bookkeeping, proper assessment of their credit needs and repayment capacity and the government should bring in stringent measures to avoid multiple memberships of SHG members and thereby prevent over financing.

***For Government Departments***

- ❖ The Government should take the support of NGOs, which have a wider reach while forming new SHGs instead of burdening the Anganwadi workers and other department personnel.
- ❖ The Government should refrain themselves from forming SHGs. They should avail the services of NGOs, CBOs in SHG formation and create a conducive environment for the empowerment of women
- ❖ At present in Karnataka, the ICDS Supervisors and Anganwadi workers have the responsibility of implementation of Stree Shakti Project. They are playing the role of mobilization, supervision and sustaining the motivation and functioning of the SHGs. This personnel opined that they are overburdened with other responsibilities hence are not able to devote quality time for bringing up quality SHGs. Thus, the quality of some SHGs may not be up to the mark.
- ❖ Sensitization effect of functionaries done in the initial stage gets lost with the transfer of officers. Some officers are taking more interest in the effective and efficient implementation of SHG based micro-financing women empowerment programme while a few officers do not trust on NGOs.

- ❖ Cooperation of line departments is required for effective implementation of development programmes and particularly in the convergence of schemes and programmes.
- ❖ Inactive SHGs should be identified and measures should be taken for their rejuvenation under the intervention of banks by means of training, workshops by Banks, NGOs, and other Government departments should take measures to increase the pension amount being given to widows, senior citizens and physically challenged and the quality and quantity of food items provided through ration shops should be increased.
- ❖ Proper market survey for the launch of income generation activities by SHG has to be done in a qualitative manner. Income generation activities to be promoted through cluster approach by establishing marketing facilities, adequate market exposure for members, good quality of products branding and sales promotion,
- ❖ The Government should take stringent measures against disparity in wages on the basis of gender and caste and should provide special reservations for women from disadvantaged social classes. Further, special incentives/concessions should be provided for men who register their property in the name of the women in their families.
- ❖ SHG members should be given regular training with regard to SHG management, efficient bookkeeping, proper assessment of their credit needs and repayment capacity and the government should bring in stringent measures to avoid multiple memberships of SHG members and thereby prevent over financing.
- ❖ The Government should take measures to encourage and improve SHG women's participation in local governing bodies and political participation.
- ❖ The Government should take measures to consolidate all the financial and operational data of SHGs into an easily accessible database in order to help all the stakeholders develop policies accordingly

- ❖ Measures should be taken for effective and increased promotion of micro-enterprises and income generating activities among SHGs with adequate training, credit, raw materials, infrastructure, technology, and marketing facilities.
- ❖ Self-Help Group Promoting Institutions (SHGPIs) should be given adequate hand holding support in order for them to improve the efficiency of SHGs.

### **8.5. Limitations of the Study**

The present study was conducted in order to understand the functioning of SSGs and NGO-SHGs and their impact on SC and non-SC women. Although the study has novel contributions to make to the existing literature, it is not entirely free of limitations.

- ❖ One of the major limitations of this study is that it was conducted exclusively with regard to the SSGs and NGO-SHGs; and not with regard to SHGs formed by micro-finance institutions or other agencies, therefore, the findings are applicable only to such groups.
- ❖ The study is confined to the Mulabagilu Taluk of Kolar district, Karnataka state and the findings cannot be applied to other areas.
- ❖ The study is not relevant to men's SHGs and urban SHGs which are also functioning in the state.
- ❖ Finally, the study was unable to address a most important question in the context of SHGs, i.e., why is the rural poverty in the Karnataka constantly increasing, especially among the SC, in spite of the success and effectiveness of the SHGs.

## **8.6. Future Direction**

The limitations of a particular study also form the basis for the direction of the future research to be conducted in the same domain. On the basis of the limitations discussed above, the following can be suggested as the future line of work regarding the same.

- ❖ There is a requirement of similar studies regarding the impact of SHGs and SSGs on the empowerment of other disadvantaged communities, i.e., ST, OBC and minority religions in comparison with the general communities are required.
- ❖ There is a necessity of research studies regarding the functioning and impact of men's SHGs
- ❖ In order to obtain the real perception of whether SHGs are benefitting the economy, an economic analysis of how the benefits of SHGs benefit impact the economy is necessary.
- ❖ There is a necessity to measure the men's view regarding the impact of the SHG movement; Hence a research that appreciates the impact of SHGs on men's perception of women's empowerment would add considerable value to the body of research.