

**“WOMEN EMPOWERMENT THROUGH SELF HELP
GROUPS A CASE STUDY OF YADGIR DISTRICT”**



'University with Potential for Excellence'

A THESIS SUBMITTED TO THE
KARNATAK UNIVERSITY, DHARWAD
FOR THE AWARD OF THE DEGREE OF

**Doctor of Philosophy
IN
MANAGEMENT**

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DECEMBER-2020

Chapter - V

FINDINGS, SUGGESTIONS, AND CONCLUSION

5.1 Introduction

In this chapter we discussed the findings, Suggestions to SHGs, Suggestions to the Members of Self Help Group, Suggestion to the NGO's and Credit agencies, Suggestion to the Policy Makers, Gist of suggestions that act as scope for future researchers and chapter ends with conclusion.

5.1.1 Key Findings and Observations

- It is identified that the self help groups are conducting meetings with low frequency. While conducting informal interview, it is depicted that individuals in the family do not take the activities of self help group as an influencing factor. They consider that going to self help group is sheer waste of time and has no substantial influence on developmental aspects of any sort. On the contrary women at home have multiple responsibilities that are required to be fulfilled. They are compelled to do household activities like cooking, cleansing, cattle grazing, washing clothes, washing utensils, and taking care of children. At times women fail to attend the meetings because the meetings are not scheduled on fixed time or on regular frequencies.
- While performing the activity of field survey it is identified that maximum of the groups do not have any sort of practice where in member's record the minutes of the meeting. It is also indicated that there is no standard process in delivery of the planned activities. Normally the transactions performed by the women are entered on sheets of paper and there is every possibility of losing those chits. The presence of self help group enablers being Bank representatives, members from non government organization, designated representatives who are also called as government agents have no scheduled visits to the self-help groups.
- Self help group members by large are observed to be introvert. They are shy in nature and do not reach out to ask questions in order to obtain required knowledge. This is sense of lack in confidence that further results in unawareness pertaining to the benefits offered by banks and government. It is specified by the SHG members that they happen to encounter or get to listen from these representatives once a while in a larger social gathering. Due to inadequate education qualification the members

lack the capability to perceive the deliverables been presented in such social gatherings. There is a clear gap that is identified where in the self help group members have got low access to the bank representatives and agents appoint from the government.

- Self help group Market Linkage Programs are indeed one of the predominant initiations by the Government over the past and in current scenario too. They are by large skewed towards reduction in poverty and enhancing livelihood. These schemes assist in providing financial and technical avenues to the deprived in rural India that further enhance income generation. It is identified that most of the members do not know how to market or sell their produce. Further they end up piling inventory that increases working capital followed by overall overheads.
- Non Government Organizations specify that there are multiple lacunas in self help group Market Linkage Programs. Red-tapism, unnecessary existence of multiple middle men, lack of awareness pertaining to the schemes or benefits. However, to an extent they agree that self help groups received financial assistance and technical assistance. Further they never got assistance on the marketing part which was very crucial in liquidating their produce. The Government also provided assistance on the aspect of finances to an extent of investment on machinery and not on inventory or working capital. This scenario led to closure of multiple self help groups within short span of period. Further the groups were termed as non performing assets.
- Some of the vital challenges identified from the research are the proximity of the self help group members with the market (Market Separation), there is lot of gap between the time of production and time of consumption (Temporal Separation), gap between what consumer demand and the type of products produced by the self help groups (Informational Separation), lastly the financial assistance is on purchase of machinery and not on working capital that limits circumference of performing business (Financial Separation).
- Rural women take back step when it comes to interacting with the bank officials. This has replication on their ability to access the financial avenues that are available. The predominant reason for such act is identified to be women feeling minuscule due to lack of education qualification. Their status on proficiency to read and write is the major hindering aspects. In many instances it is identified that the entire family

is buffeted with such disgrace or distortion. Hence, it percolates to poor economical status, low standard of living, and deprived stance in the society.

- Rural places in Yadgir district are considered to be one amidst the most deprived localities in Karnataka. The place is still in dearth of multiple basic amenities of quality education institutions, hospitals, sanitation facilities, and the likes. In connection to this the women in Yadgir district are in the clutches of mediocre health conditions. Low nutrition levels, physical health, and psychological status is many a times noticeably influenced by the existence of malnutrition. The women extensively lack awareness pertaining to consumption of health and nutrition food or food supplements.
- Families in Yadgir district are intensely dependent on agriculture as it the major source of their livelihood. Over a period of time it is observed that they are stuck with staggered produce. They are in the turmoil of inadequate practices of harvesting and have low knowledge on appropriate usage of grains, pesticides, and irrigation practices. The yield is hampered with competitive pricing, high intervention from middle men, untimely payment on sales, pressure from lenders, and the likes. Due to unsteady returns the youth are being unemployed and it is resulting in moving to urban localities. Over a period of time many of the families have liquidated their agriculture fields and got settled in nearby township.
- It is not to exaggerate the current situation however child marriage, dowry system, untouchability, domestic violence, liquor addiction, male dominance, caste system, female feticide, sexual harassment, verbal abuse, unfavorable rituals, involvement of women in decision making, and the likes are some of the social issues that are still in practice. These issues are very sensitive as it piles up into a heap of controversy or creates imbalance in the behavioral aspect of individuals or groups in the society. One cannot deny the issues however are not outspoken or discussed in any common forum.
- Irregularities in income have been impacting the aspect of enhancement in saving habits or asset creation. Further they result in accumulation of debt. In-order to overcome the trauma the families are forced to liquidating their property like; land, house, cattle, or jewelries. It is also observed that members of self help groups when

received money get carried away and end up making instant spending on house renovation, purchase of asset, and the likes.

5.1.2 Findings from Data Analysis

- Yadgir district is geographically divided in six talukas and five major talukas are considered for the study. 143 (35 percent) respondents belong to Shahapur, 101 (35 percent) are from Yadgir, 81 (20 percent) from Shorapur, mere 43 (10 percent) and 44 (11 percent) are from Gurmatkal Hunasagi Taluk.
- To understand the overall experience of the group, the numbers of years since the SHGs are performing are captured. 154 (37 percent) of the respondents belong to the group with 3 to 5 years of establishment. 96 (23 percent) of them are associated with 1 to 3 years followed by 85 (21 percent) with 5 to 7. Mere 36 (7 percent) respondents are affiliated with group having above 7 members.
- Number of members in the groups assists in identifying the strength and density of the Self Help Groups. Majority of 195 (47 Percent) respondents are associated with groups having members between 6 to 10. 106 (26 Percent) of them belong to group having members within 2 to 5. Mere 72 (17 Percent) are associated with groups of 11 to 15 and 35 (9 Percent) from above 15 members.
- Maximum of 151 (37 percent) belong to the age group of 41 to 50 members. Going ahead 101 (25 percent) members fall in the group with age 31 to 40 and 98 (24 percent) with 21 to 30. Nominal of 35 (8 percent) members belong to age group of 51 to 60 and 27 (7 percent) up to 20.
- Maximum of 264 (64 percent) respondents have more than two children. Going ahead 95 (23 percent) have one children followed by 41 (10 percent) with none. Mere 12 (3 percent) have two children.
- Off 412 respondents 174 (42 percent) have family size of more than 10 members. 134 (33 percent) of them have 7 to 9 members and 86 (21 percent) of them have 4 to 6 members. Mere 18 (4 percent) have family members between 1 to 3.
- The level of education of the self help group members assists in understanding their ability to read and write. Maximum of 184 (45 percent) members have primary education. However, 126 (31 percent) of the members are identified to be illiterates

being serious cause of concern. 44 (11 percent) of them have high school education followed by 36 (9 percent) with pre university qualification. Mere 13 (3 percent) have bachelor degree and 9 (2 percent) have masters degree as their education qualification.

- It is crucial to understand the frequency of meeting as the factor is succinctly used across researchers. 162 (39 percent) of the SHG members conduct meeting once in 15 days. 138 (33 percent) of them monthly once and 61 (15 percent) of them conduct quarterly. Mere 29 (7 percent) conduct half yearly and 22 (5 percent) conduct meeting weekly once.
- It is found that the questionnaire for the study is internally consistent as the reliability test indicated Cronbach's alpha value as 0.817 which is above the acceptable limit of 0.70. The data compiled has no missing values and nor has any duplicate cases.
- Test for assessing the difference between mean scores of different factors of SHG members profile on Parameters of SHGs has been computed using one way analysis of variance. The different factors of SHG members profile assessed are: place of residence, year of establishment, number of members in the group, age of the respondent, no of children, family size, education qualification, and meeting frequency. As a result it has been found that there is no difference in mean scores of different factors of SHG members profile on Parameters of SHGs.
- It is observed that a strong correlation of 0.831 is been identified between dimension of SHG Parameters and Women Empowerment. The relationship is also identified to be statistically highly significant at 0.01 level of significance as the p value is 0.000 been identified. The value for the Durbin Watson Test is indicated as 1.987 and the same is within the permissible range of 1.5 to 2.5. The test indicates that the dimensions of Self Help Groups have no multicollinearity issue.
- The data is normally distributed as the value for skewness is identified to be -.956 and kurtosis as 1.067. Both the values are within the cutoff value of -1.96 and +1.96. Hence it is evident that parametric tests are likely to be computed over non parametric tests.

- It is identified that the dimension of Economic Factors has the highest influence on the aspect of women empowerment as the coefficient value is identified to be 0.489. Going ahead social factors have loading of 0.355, Sources of Finance with 0.152, activities of SHGs with 0.135, health / hygiene with 0.123 and agriculture practices has nominal influence with 0.095 coefficient. Therefore the null hypothesis for the research is rejected and it is assessed that considering employees prospective “there is relationship between dimensions of SHG Parameters and Women Empowerment.

5.2 Suggestions from the Study

5.2.1 Suggestions to the Members of Self Help Group

As the meetings are conducted on irregular bases, a fixed date can be decided to conduct meetings. It is stated to the members of the groups that meeting can be conducted one day before market day. Normally the market day appears on every Tuesday; as a result meetings can be conducted on every week Mondays. Further a fixed time can be assigned looking at the accommodation of women at work. It is specified that the timing for the meeting can be scheduled by four o'clock in the evening and the same can be carried out for one hour.

It is suggested that the group members can have a designated register for recording the minutes of the meeting. In the current study a format to record the minutes of the meeting is presented and the same is attached subsequently. Further one more register is required to be maintained to enter all the financial transactions performed by the members of self help group. These registers can be evaluated by an external authority, for instance a bank representative or a member from non government organization can assist to cross validate the entries made to all the group members.

Agriculture and allied sectors are the most predominant source of income for majority of the rural habitats in Yadgir district. However, are in constant turmoil of improper irrigation practice, low produce, intervention of middlemen, staggered cultivation facilities, and the likes. Self help groups are required to stretch their activities in getting assistance from agriculture institutions. Often the facilitator's assistance is not reached to the needy due to various impediments. Self help group can arrange a common platform wherein the experts can percolate the appropriate agriculture practices. Soil testing, utilizing quality seeds, seeking assistance on availing farm equipments on rent, getting in touch with right vendors for produce, availing

assistance on irrigation facilities, identifying water sources for cultivation, planning on right crop cultivation, and the likes are to be made aware. The members of self help groups can either arrange for such platform of interaction or they themselves can seek knowledge and cascade the same to their family members.

The members of self help groups are high with age group between thirty to fifty years. Enrolling of young women to the group is crucial as they assist in high throughput and can assist with fresh ideas. Further these young members act as vital resource once gained experience with the activities of self help groups. In connection to this the heads of the groups need to convince the families of young women to make them enroll wherein they can assist the family with financial avenues.

5.2.2 Suggestion to the NGO's and Credit agencies

The members are shy and are often not outspoken. The number of members in the self help group is identified to be on the lesser side. This replicates the minuscule involvement of women in the activities of Self Help Group. The enrolment of women and to encourage their outreach it is required to conduct role-plays, organize social gatherings, share success stories, showcasing broader picture, and the likes.

Education qualification enables to uplift the status of any individual. It assists to transform from a deprived to developing class. In this context the non Government organizations are required to lead the deprived towards attaining the status of getting education or at least pursue the ability in reading and writing. Evening classes are to be initiated and to ensure active participation the non Government organizations are required to take the Panchayat into confidence. Further the benefits attached with education are required to be cascaded by visiting all the houses or by organizing announcements through loud speakers and the likes.

Women in Yadgir district are fatalities of low food nutrition and lack awareness on healthy food consumption. Non Government organizations are required to percolate the benefits attached with quality food and food supplements. Sheer good cooking practices using clean water, hygiene utensils, proper storage of food, and the likes assist in overcoming food related issues. Appropriate sanitary practices like wearing washed cloths, using clean clothes for mopping, not allowing stagnant water in the surrounding, disposing of leftover food, treating of cattle feed or dung and the likes facilitate in clean

living environment. Clean and hygiene practices enables in getting rid of hazardous flies, cockroach, mosquitoes, or other insects from the living area.

Social disparities are still prevalent in the district and are one of the most sensitive issue to be taken care of. Child marriage, dowry system, untouchability, domestic violence, liquor addiction, male dominance, caste system, female foeticide, sexual harassment, verbal abuse, unfavorable rituals, involvement of women in decision making, and the likes are some of the social issues that are still in practice. Non Government organizations are required to conduct awareness programs through organizing social gatherings with the members of self help groups. Broader picture on the hazards attached with the inappropriate practices are to be made understood and the avenues or confidence to overcome the same are to be ensured in handling the same.

The members in the self help groups are identified to have on an average more than two children. Further the non Government organizations need to assist on the imbalances that are likely to occur with the inappropriate family planning's. Additional dependents resembles surge in expenses that further elevates in low standard of living. Avenues of family planning and benefits attached with the same are to be sequentially made aware.

Lending Institutions are the key enablers for the success of self help groups in Yadgir district. The data analysis depicts the economical empowerment as the most predominant dimension that influences the aspect of women empowerment. Banks have a very significant role in ensuring the success of program as they can enhance the quality of life through enhancing the financial status of the members in self help groups. Avenues on availing financial assistance, interest attached, required documentation process, structure to repay the borrowed amount, and the likes are to be made aware. A designated representative is needed to be in constant touch with the leader of self help group and needs to constantly interact with the groups with high frequency.

Inculcating savings habits is vital as it is less prevalent amidst the members of self help groups. Often they get carried away with the amount received and they end up making instant spending on house renovation, purchase of asset, and the likes. The banks need to impart awareness on saving a proportion of money received that can assist in future. Savings accounts of members are to be opened and assistance on performing banking transactions are to be made aware.

5.2.3 Suggestion to the Policy Makers

Government of India has been initiating Market Linkage Programs and is revamping the same in different stage of introduction. However needs to be skewed on exploring the marketing avenues that assist in enhancing the sale of product produced. Intense training is required to be provided for the self help group members on performance of marketing activities. The Government officials can pool in the corporate experts to assist and explore the avenues in national and international markets. Further the Government can mandate the corporate assistance to self help groups as a part of their corporate social responsibility.

The Government can provide a common online platform wherein the self help groups across India can showcase their produce. The Government can also initiate a mobile application that act as digital aid to access the products. Further it can also encourage producing based on orders that can address the issue of dead investment on inventory. The Government financial assistance on purchase of machinery can be extended to working capital as well.

Self help groups in Yadgir district are still in dearth of training assistance on what to produce, inventory management, and marketing assistance. The time taken to liquidate the produce from the time of manufacture is identified to be on the higher side. It is suggested to the Government to impart understanding on the benefits attached with maintaining low inventory and minimum working capital. Training on avenues to explore the market requirements from both national and international consumers can be cascaded. Pricing of produce is vital and the same can be enhanced through properly highlighting the unique selling propositions (USP) of the products. Eco friendly, handmade artisans, benefit of social empowerment, and the likes are to be made visible.

The produce of the self help group need to be authenticated and the regulators need to provide assistance on the aspect of grading the items. This further enhances the ability to develop trust amidst the buyers. Yadgir district is well known for its embroidery and handmade garments. The policy makers can create a competition wherein the best artisans can be recognized and sent to various national and international exhibitions to portray their talent. Further other works can be evaluated and provided with assistance on up scaling their abilities to enhance the produce. All

the artisans are to be provided with a common platform and they have to be enabled to explore the opportunities to access national and international markets.

5.2.4 Gist of suggestions that act as scope for future researchers

- The meetings of our SHG members are been conducted with regular frequency
- The members of the SHG are required to be regular and they should not miss any meetings
- The content of the meeting to be discussed during meetings need to be well prepared in advance by the leaders of SHG
- The content for the meeting needs to be addressed as per schedule and are required to be discussed in a systematic order
- Frequent trainings are to be provided on the importance of saving habits
- The aspect of health and hygiene are regularly addressed by the SHG members
- Awareness pertaining to clean drinking water is to be addressed
- Importance of healthy food consumption are to be addressed regularly during the gatherings
- Maintaining cleanliness in and around residence is crucial and relates to the family well being and these aspects are to be made aware by the members of our SHG
- Importance of washing hands in order to avoid diarrhea is to be imparted
- Policies are to be framed that enable to side line intervening of middlemen in our business activities
- The policies are to be framed wherein the Members of the SHG need to be motivated on developing of products either in groups or individuals
- The SHG members are to be enabled with market requirements pertaining to design pattern and fashion
- Policy on awareness towards shortage and supply of materials are been framed
- The aspect of product pricing grading marketing is to be well addressed by SHG
- New market opportunities are to be created by the policy makers
- Effective marketing and awareness programs are carried out by the concerned
- Regular training on New process of producing products is provided
- The awareness pertaining to the financial avenues is well explained to the SHG members

- Benefits and schemes available on financial assistance approved Financial Institutions is to be made familiar
- The rules and regulations attached on seeking financial assistance are to be well clarified
- The cost on credits is to be clearly explained
- The risk is a rising on non-payment of a due amount is to be well explained
- Appropriate usage of borrowed funds is to be clearly specified
- Developing saving habits is crucial and the means of savings are to be appropriately assisted
- The SHG members are to be provided assistance on maintaining accounts
- Regular interaction on usage of finances, investment plans, and revenue generation are to be carried out with complete transparency
- Expenditure habits of our family are been streamlined and more clarity is required to be given.

5.3 Conclusion

Yadgir district is one of the developing areas when compared to other districts of Karnataka as it is carved out of the erstwhile Kalburgi district. The district is performing to the best of its abilities in developing the state however still is required with assistance in multiple capacities. The “Daal bowl” of the state is one amidst the places wherein we can see the glimpse of strong footholds pertaining to the traditional practices that resemble the nation. However, women in the district are yet to find the space in the calls of gender equality, family decision makers, economic contributors, social participants, and the likes. Sensitive elements of women disparity on the issues of low educational qualification, stress with family bonding, child marriage, domestic violence, are some of the parameters that haunt the overall wellbeing of female fraternity. It is evident from the instances in multiple regions that women have overcome the trauma by over lapping the distortion through extending their thought process and acts beyond boundaries. One such platform is joining their hands in the activities of self help groups. Self help groups in India have constantly imparted the stories of empowering women in-spite of the impediments associated in its trail. Speaking of the self help groups in the district is yet to attain the ultimatum as they are head winded with multiple biased elements. The groups are in their initial stages in

comparison to others in the state. The current study is early in its approach as it provides empirical evidence in exploring the nuances attached with the activities of self help groups in the region. The learning depicts the probable areas wherein the enablers being; policy makers, non Government organizations, lending institutions, and agents can retrieve strong understanding on the vital parameters that source in success of the groups. Self help groups to an extent are able to empower the women however need to streamline and focus on some of the major influencing antecedents. The research makes an attempt in formulating firm fundamentals that will assist all the key players of self help groups to lead the activity in the direction of women empowerment.