

CHAPTER – VI

SUMMARY AND CONCLUSIONS

Women constitute half of the population and contributing substantially for the socio-economic development of the families and the nation as a whole. However, this contribution was recognized in domestic spheres and not accounted in terms of economy. Most women in India are dependent on land based livelihood than men. Yet they have less access to landownership and other property, credit facilities, income generating programmes and live in abject poverty. The concept of human poverty has been well defined by Dr. Amartya Sen as a kind of economic insufficiency, as an absence of certain capabilities and skills, as a political and economic exclusion. For the empowerment of women in every field, economic independence is of paramount importance.

The emergence of micro-credit system is an alternative system and is generally recognized as a powerful tool for empowering women. To bridge the gap between demand and supply of funds in the lower rings of the rural economy, the formal sector took the initiative to develop a supplementary credit delivery mechanism by encouraging institutional arrangements outside the financial system. Micro-credits distinctly different from other populist poverty alleviation schemes. This is a concept of economic empowerment of women through the formation and nurturing of Self-help Groups (SHGs) of the target population.

Micro-credit and Micro-finance is emerging as a powerful instrument for poverty alleviation in the new economy. In India, micro-finance scene is dominated by SHG-Bank Linkage programme aimed at providing a cost effective mechanism for providing financial services to the 'Unreached Poor'. The SHG programme has been successful in not only meeting peculiar needs of the rural poor, but also in strengthening collective self-help capacities of the poor at the local level leading to their empowerment.

Empowerment is a process of change by which individuals or groups gain power and ability to take control over their lives. It involves increased well-being, access to resources increased self-confidence, self-esteem and respect, increased participation in decision making and increased control over benefits, resources and own life. Micro-credit or micro-finance for the poor women has received extensive recognition as a strategy for poverty reduction and for economic empowerment. In a country like India, economic uncertainties, loss of livelihood, inflation, lack of access to natural resources, natural disaster etc make the poor extremely vulnerable. In this context, it would be necessary to ensure that the poor are empowered to access development resources and use it to their greatest benefit.

Major Findings of the Present Study

A high percentage (67% and 59%) of the rural and urban SHG of Thanjavur (71% and 63%) of Tiruvarur Self Help Groups belonged to the age group of 31-50 years.

A large proportion (94% and 78%) rural and urban SHGs of Thanjavur, (93% & 91%) of Tiruvarur rural and urban SHGs belongs to Hindu Religion.

A majority of the (79% & 63%) of rural and urban SHGs of Thanjavur and (49% and 64%) of Tiruvarur SHGs belonged to backward castes.

Nearly one-fourth (22%) of rural SHGs and (55%) of urban SHGs of Thanjavur had education above high school level among Tiruvarur SHGs more than half of the rural SHGs (57%) and (42%) of urban SHGs had education above high school level.

A high proportion (93% and 74%) of Thanjavur rural and urban SHGs and (76%) of rural and urban SHGs respondents of Tiruvarur were married.

Nearly three-fourths (74%) of rural SHGs and (43%) of urban SHGs of Thanjavur (82% and 59%) of Tiruvarur SHGs were living in tiled houses.

More than half (64% and 70%) of rural and urban SHGs of Thanjavur, more than three fourths (80% and 83%) of Tiruvarur rural and urban SHGs belonged to nuclear families.

More than half (54% and 58%) of rural and urban SHGs of Thanjavur (62% and 70%) of Tiruvarur SHGs had less than four members in their family.

A greater proportion of respondents (93% and 67%) of rural and urban SHGs of Thanjavur (66% and 76%) of rural and urban SHGs of Tiruvarur owned less than 5 cents of land.

More than half (53%) of rural SHGs of Thanjavur were non-agricultural labourers and 46% of urban SHGs were engaged in business and other activities while among Tiruvarur SHGs (42%) of rural SHGs were engaged in farming and (49%) of urban SHGs were non-agricultural labourers.

Higher proportion (81% and 80%) of rural and urban SHGs of Thanjavur (70% and 78%) of Tiruvarur rural and urban SHGs members had an annual income of rupees 10,000-25,000 per annum.

Nearly half (46%) of rural SHGs and (80%) of urban SHGs of Thanjavur attended three or more training programmes (55%) of rural SHGs (70%) of urban SHGs of Tiruvarur attended three or more training programmes.

Almost 100 percent (99% and 100%) of rural and urban SHGs of Thanjavur and (91% and 96%) of Tiruvarur SHGs were members of one organization.

Of the socio-psychological variables there is significant difference between rural and urban SHGs, of Thanjavur with the dimensions, extension participation, mass media contact, attitude towards self-employment, decision making in family and community and self esteem. While among Tiruvarur rural and urban SHGs the significant difference was found for the dimensions extension participation and mass media contact.

With regard to economic empowerment 100 per cent of respondents in both the districts of Thanjavur and Tiruvarur opined that there is an increase in women earning capacity and improvement in financial status of the family after joining Self-help groups.

Tiruvarur self-help groups had significant difference with the components of empowerment like achievement motivation, risk taking ability and self-confidence.

Age have significant influence on mass media contact, decision making in family and community and credit orientation among Tiruvarur self-help groups.

Education have an impact on variables like mass media contact, decision-making in family and community and attitude towards self-employment among Thanjavur SHGs and among Tiruvarur SHGs significant difference was found with regard to decision making in family and community.

Regarding the effect of education on components of empowerment Thanjavur SHGs have significant difference in components such as achievement-motivation, risk- taking ability and self confidence.

Of the group variables, the variables such as group interaction, group motivation, need satisfaction, equity, group goal achievement, interpersonal communication, group leadership, interpersonal trust, team spirit and accountability signifies a lot of difference among rural SHGs of Thanjavur and Tiruvarur.

Almost all the respondents in both the district expressed that their family living conditions have improved after joining the SHGs.

100 per cent of the respondents in both the states have their monthly savings of Rs. 500 to 1000.

More than three fourths (79%) of Thanjavur SHGs had an employment generation of above 200 days per annum and (82%) of Tiruvarur SHGs had an employment generation for more than 200 days per annum.

Among urban SHGs of Thanjavur there is significant difference in income levels of SHG members before and after joining in Self help groups.

With regard to increase in income Tiruvarur rural and urban SHGs shows significant difference in the levels of income before and after joining self-help groups.

Economic motivation differs significantly in case of rural and urban self-help groups of Tiruvarur.

The components of empowerment like, achievement motivation, risk taking ability, decision-making ability, management orientation and initiativeness had significant difference between rural and urban SHGs of Thanjavur.

A comparative analysis of the group variables among urban SHGs of Thanjavur and Tiruvarur indicates that there was significant difference in the variables like group interaction, group motivation, need satisfaction, group goal achievement, transparency, interpersonal communication, group leadership, interpersonal trust and accountability.

IMPLICATIONS OF THE STUDY

In order to make self-help groups economically viable and more functional in nature and to integrate women into the mainstream of development rather than isolating their activities. Following are a few implications to improve the performance of the self- help group members.

Most of the members of self-help groups are illiterate. Hence, they should be given education by establishing non-formal education centres in each area both for providing basic education as well as continuing of education.

Periodical time-to-time learning by giving training for updating the knowledge of the self-help groups for sharpening their skills, and for creating a right positive attitude in them, make them inventors and early adopters would be a great helping resource.

The training programmes and meetings should be conducted at the residential areas of the members in which there is every possibility of women to attend it.

Training should be supported by extension service and adequate supply of inputs, even after the completion of the training, and the training institution should maintain close contacts with the trainees in order to assess their performance or ascertain their problems, if any.

Government should give special training to self help group members in handicrafts. This type of training may help them to improve their quality of products and also improve their standard of living.

Government officials should cooperate with group leaders and members for successful implementation of the schemes.

Some of the SHG beneficiaries had no clear idea about thrift and loans. They have to be educated and awareness has to be created with regard to the process of these schemes.

Awareness programmes are to be conducted to the members regarding health, education and environmental conditions.

Efforts should be put forth by the group to ensure consistent and compatible quality of the products manufactured by them.

The amount sanctioned under the scheme is often inadequate for economic viability of the group. Therefore, it should be raised to a viable level.

Transport facilities should be provided to self-help groups women for marketing their products.

The grass root level officials responsible for the implementation of the programme should be given incentives to motivate the groups for better performance.

It should be made mandatory for the government institution to purchase the required items from self-help groups only, subject to their availability. This would solve the market problems to a great extent.

To encourage SHG women, NGOs must help them start new business ventures like photo lamination, paper machine, sericulture, basket weaving, etc.

Giving them orientation, induction training and acquaint them with the objectives and some of the principles of working in groups and in community would go a long way for their success.

Rural female work force is a heterogeneous group. Some of the group have hidden potential and skills. Hence, while women were brought under certain target groups, traditional skills are to be located and, if possible programmes are to be undertaken to enhance their skills and to take-up programmes accordingly.

The selected target group should be brought under achievement motivation training in order to make the self employment programmes more effective and enduring.

A sense of entrepreneurship and profit motivation as well as an attitude of cosmopolitans and venture some ness should be developed in them.

Educational institutions should be given responsibility for implementing and monitoring the self-help groups successfully. The existing skills need to be upgraded and new skills related to their respective areas of production and marketing should be imparted. Women should undergo some vocational training to utilize the money properly.

Their should be regular monitoring and effective follow up of the unit.

SUGGESTIONS FOR FURTHER STUDY

A comparative study can be undertaken on samples of schedule castes and schedule tribes of similar education and economic background.

More sample could be covered so that accurate generalizations could be drawn.

Similar study may be undertaken on women empowerment through NGO interventions.

A comparative investigation can be undertaken to know the life styles of SHG beneficiaries before and after joining in the self-help groups.