

CHAPTER - VI

Summary of Findings, Policy Recommendations and Conclusion

6.1 Introduction

This Chapter summarizes the major findings of the study and Policy recommendations to improve the functioning of the Self-help groups. In the first two chapters of this thesis it has been attempted to describe the motivation for the study, purpose and objectives of the study, hypotheses and methodology adopted, review of literature on empowerment of women, concept and growth of SHGs and the role of SHGs in empowerment of women. The third chapter explain the conceptual and analytical framework of women empowerment along with operational and measurement issues of women empowerment. The profile of Mandya district is given in the fourth chapter. Proving of hypotheses is described in the fifth chapter where the findings have been illustrated with tables and graphs.

This chapter, for the sake of dexterity is classified in to three division
1.Major findings. 2. Policy recommendations and 3.Conclusion.

6.2. Major Findings – Demographic Features

The major observations are as follows:

6.2.1 Age-wise distribution of Respondents

Out of the total 300 respondents, about 23.6 percent respondents are below 30 years of age, 22 percent respondents are in the age group of 31-35 years. Whereas 20 percent respondents are in the age group of 36-40 years. 30.6 percent respondents are in the age group 41-55 years. However, there are only 3.6 percent respondents above 55 years of age in the study region.

Mean age of members is an important determent of the functioning of SHG. In toto, 65% of the respondents are below 40 years – A good Potentiality for income generating Activities. Normally 40 years is the cut off age for development programmes implemented by the government.

6.2.2 Social category of the Respondents

This study reveals that most of the population in Mandya district belongs to OBC, they represent 51.3 percent of respondents; followed by 37.3 percent of respondents from SC category. Whereas 9.3 percent of the respondents are from

Minorities and the remaining 2.0 percent of the respondents belong to others category (General and ST).

It is observed that among the five categories, general category respondents are relatively well off in socio-economic status. Further SC and ST people are living in distressed socio-economic conditions compared to other category people. Generally OBC people are in between general and SC/ST category people in socio-economic status.

Since SC category people form the second largest social group, they are badly in need of organization like SHGs, to get the benefit from them.

6.2.3 Marital Status of the Respondents

This study found that 89.3 percent of the respondents are married, whereas 9.0 percent of the respondents are widows and the remaining 1.6 percent of the respondents are either single or unmarried. From the study, it can be observed that the majority of the respondents interviewed are married.

6.2.4 Family Type of the Respondents

This study explains the family type of the respondents in the study area. There are two types of family i.e., Joint family and nuclear family. Half of the respondents are from joint family and the remaining half from nuclear family. Even then, the regularity in attending meetings and in savings is not disturbed. The senior heads have rather encouraged.

6.2.5 Head of the Family

From the field study it is observed that 69 percent of the respondent families are headed by husband. 17 percent of the respondents reported that, they are the head of their family, and the remaining said that father is the head of the family (2.7 percent), In-laws (11.0 percent), and Mother (1.0 percent).

However conducive atmosphere for participation as SHG members prevailed as observed in regularity in attending meetings and savings, taking up income generating activities and analyzing the problems of SHGs.

6.2.6 Educational Status of the Respondents

This study collected information relating to the educational status of the respondents in the study region. It is observed that 56.0 percent of the respondents are literates and the remaining 44.0 percent of the respondents are illiterates. It explains prevalence of illiteracy among women in the district.

6.2.7 Annual income of the Respondents

This study reveals that the most of the respondents i.e., 51 percent are earning an annual income of Rs 11000 and 24.33 percent of the respondents are earning Rs.10000 annually. Similarly, 12.0 percent of the respondents annual income is Rs 12000. Further, 5.0 percent of the respondent's annual income is Rs 9000 and the remaining 7.33 percent of the respondents are earning annual income between Rs. 13000-50000. Majority of the respondents (92.6%) are earning low incomes ranging between Rs.8000 and Rs.12, 000. Hence, there is a need for focused income generating activities to raise their income level in the study region.

6.3 Major Findings Related to Socio-economic Conditions.

In this section information related to the socio-economic conditions of respondents were analyzed before and after joining SHG by taking in to account the basic infrastructure available for the respondents like housing condition, access to electricity, availability of toilet facility, cooking fuel used and drinking water facility.

6.3.1 Housing Before and After

It is clearly seen from the study that respondents housing condition has improved after joining SHG. The RCC houses are constructed with quality materials like (cement, bricks, stone, iron etc.). Earlier about 3 percent respondents were living in RCC houses and their percentage has increased to 6.6 percent after joining SHGs.

Another 80 percent respondents were living in Tiled houses (tiles known as *Mangalore Henchu*), and their number has slightly increased to 89 percent in the later period. 17 percent respondents were living in thatched houses which are made partly of low quality materials including the floor, roof, and exterior walls. Now the number of respondents living in thatched houses has reduced to just 4.6 percent. Thus, it clearly shows that the housing conditions of the respondents have improved comparatively after joining the SHG.

6.3.2 Access to Electricity

Out of 300 respondents, about 75.6 percent had access to electricity. After joining the SHG, another 22.6 percent respondent households got access to electricity. Number of houses without electricity connection was reduced to 1.6 percent from 24.3 percent.

6.3.3 Availability of Toilet Facility

About 12 percent respondents households had toilet in their houses before joining SHGs and this number has improved significantly to 84.3 percent after joining the SHGs. On the other hand, number of houses without toilet facility has decreased drastically from 88 percent to 15.6 percent. Toilet being a necessity, all houses should be enabled to have this facility in their houses. Awareness created on necessity of a toilet both for self-respect and personal hygiene laid the profound base for this remarkable achievement.

6.3.4 Type of Cooking Fuel used

It is observed that the majority of the respondents i.e., 89.30 percent were using wood before joining the SHGs and very few respondents i.e., 4.66 percent were using gas. Now 76.60 percent respondents are using Gas and only 10.66 percent respondents are using wood after joining the SHGs in the study area. Others are using either kerosene or mix of these fuels.

6.3.5 Drinking Water facility

The number of respondents dependent on hand pumps has decreased from 27.3 percent to 0.6 percent, similarly from combined and other sources such as open well, canal or river has reduced to just 0.3 percent. It is observed that the number of households dependent on public tap has decreased from 59.6 percent to 43.6 percent; however the number of households with connected water supply has increased from 8.6 percent to 55.3 percent. The houses with individual house connection have economic benefits in terms of money, time and energy. Therefore, all houses should be encouraged to get piped water connectivity.

6.3.6 Consumption Expenditure Decision Making

Prior to joining SHG, in 68.6 percent respondent's family consumption expenditure was incurred by their husbands and 11.6 percent families expenditure was incurred by either father/mother/in-laws. In 2 percent households, consumption expenditure was taken care by their children. About 17.6 percent respondents (women members) were incurring family consumption expenditure by themselves.

After joining SHG, 29.6 percent respondents are taking care of family consumption expenditure. On the other hand, dependency for consumption expenditure on husband and father/mother/in-laws has decreased to 58 percent and 8.6 percent households respectively. This shows that women (Respondents) after

joining the SHG are economically self-reliant and taking responsibility of family consumption expenditure.

6.4 Findings Related to Profile of the Growth and Functioning of SHGs

The following are the findings related to SHG membership.

6.4.1 Membership across the Size of the Group

Generally each SHG has 10 to 20 members. The present study has considered three groups i.e., SHGs with 10-14, 15-18 and above 18 members. The last group (above 18) has more number of members i.e., 45 percent respondents are in this group. SHGs with 10-14 members represent 30 percent and the SHGs with 15-18 represent 25 percent.

6.4.2 Trends in the Growth of Membership

About 56.3 percent respondents feel that their SHG group membership is stable. About 30 percent respondents opine that their group membership has decreased since the beginning. On other hand, 13.6 percent respondents feel that the success of SHGs has attracted new members to their respective groups and hence membership is increasing.

6.4.3 Year of Joining to SHG

About 1.6 percent members have joined SHG for the first time in the year 1999. 4.6 percent members have joined SHG in the year 2000. Similarly in 2002, about 10 percent members have joined SHG. Maximum numbers of the respondents, 13.3 percent have joined SHG in 2005. About 10.6 percent members have joined SHG in 2008. 7.6 percent and 5 respondents have joined SHG in 2013 and 2014 respectively.

The highest growth was in 2005, followed by 2008. The reason being since 2000, the Government of Karnataka promoted the formation of women SHGs named Sthree Shakthi Sanghas through the Department of Women and Child development and the impact of SGSY on socio-economic status of women members motivated the other women.

6.4.4 Motivation for joining SHG

About 44.3 percent respondents confirm that NGOs made them to join SHG. It is because most of the SHGs are supported by NGOs in terms of resources and training. Similarly, 33.6 percent respondents said that they were encouraged by

friends to join SHG. 14 percent respondents have joined SHGs out of self inspiration. And others opine that they were motivated by family members and others to join SHG. NGOs acted as catalyst for taking off SHG movement in the initial years.

6.4.5 Position in the SHG

About 29 per cent of the respondents are presidents of their respective SHGs. Though it looks as a small number, this is laudable as in 87 SHGs they are taking major decisions in the activities and performance of SHG. However, maximum number of respondents i.e., 71 percent were ordinary members in SHG.

6.4.6 Regularity of Meeting

It is observed that almost all respondents regularly attend meetings of their respective SHGs. And they opine that their SHGs meet regularly. Only one respondent has felt that their SHG is not meeting regularly to discuss the activities and working of SHG.

6.4.7 Frequency of Meetings of SHGs

It is noticed that most of the respondent members meet once in a month. Around 43 percent respondent SHG members hold meeting weekly. 8 percent respondents said that they conduct meetings fortnightly and 49 percent members said that they conduct meetings once in a month. Normally SHGs meet once in a week.

6.4.8 Training obtained by SHG Members

Training in activities such as agriculture, SHG products such as agarbathi making, papad making, candle making, tailoring and SHG functioning is provided for the members.

Mainly about 34 percent respondents have obtained training in SHG Products and other income generation activities. Similarly, 11.3 percent members have obtained training in Agriculture and SHG Products, 21 percent members in Agriculture, SHG Products, and Income Generation Activities. 2 percent members have obtained training only in agriculture. On the other hand, 8.6 percent respondents have obtained training on SHG functioning. However, still 15 percent respondents have not obtained any training.

6.4.9 Training Agencies

This study gathered information relating to the agencies that provide training to SHG members in the study area. It is noticed that maximum number of the respondents (43.67 per cent) are provided training by NGOs, the parent institute of many SHGs.

Similarly, Around 29.6 percent of members have obtained training from Government officials on agriculture, obtaining bank credit, beneficiary schemes and programmes of the government. NGOs and Govt. officials together have provided training to about 6.3 percent respondent members. 1.3 percent persons have obtained training from other resource persons. NGOs' role is prominent in training respondents.

6.4.10 Problems of SHGs

This study has also examined the problems faced by SHGs in the study area. Majority of the respondents (79%) feel that their SHG face no problems. It is inferred that the respondent SHG members have no problems in their groups and are happy with their functioning. 7.3 percent respondents feel that they have the problem of non-cooperation from their group members; 3 percent respondents feel that they have poor assistance from banks; 4 percent respondents feel that they face the problems of irregular group activity and status related problems; and 1.3 percent respondents feel that they face problems of activity and non-cooperation. The SHGs with minimum or no problems are more successful and performing better. Therefore, problems of group activity, status and non-cooperation should be reduced or managed. Banks should provide assistance to this SHG members as the whole group is responsible to repay the loan.

6.5 Findings Related to Credit and Savings of the Respondents

The following are the findings related to credit and utilization of savings by respondents.

6.5.1 Sources of Credit

It is observed that the share of bank lending to SHGs is maximum. Out of 300 respondents only 17 percent respondents have taken credit from informal sources. Maximum 35 percent respondents have taken loans from *Grameena* bank, 21 percent and 10 percent respondents have taken loan from *SBM* and *Vijaya* Bank respectively. About 17 percent respondents have borrowed from *MDCC* bank. If banks credit is less than their requirement, then they approach informal sources like NGOs or neighbouring SHGs. It is laudable that all respondents have obtained credit benefits from one or the other sources.

6.5.2 Bank Loan facility

This study reveals that out of 300 respondents, maximum 83 percent respondents have availed bank loans. Only 17 percent respondents have not obtained bank loan, this may be due to lack of awareness, accessibility or maybe they would be borrowing from other sources.

6.5.3 Purpose of Credit

It is seen that out of 300 respondents, 63 percent have taken loan for Dairy farming as it is more economical for those who do agriculture and there is a good network of milk producers co-operative societies for marketing. For tailoring purpose, 24.3 percent respondents have taken loan. And 2 percent respondents have taken credit for sheep rearing, around 3.3 percent respondents have taken loan for beedi making purposes and rest for other purposes like running petty business at home, leaf plate making, vegetables and flowers vending.

6.5.4 Utilization of Savings by Respondents

In the order of preference, first preference is given to unforeseen events /emergencies by 44.6 percent respondents, followed by agriculture with 17.33 percent and education purposes with 14.66 percent respondents. Second preference is given to unforeseen events /emergencies by 28.33 percent respondents, followed by education with 20 percent respondents and food security with 13 percent respondents. Third preference is given to festivals (16.6 percent respondents), education (16.33 percent respondents), medical care (15.33 percent respondents) and so on.

Further going by each individual preferences recorded, it is observed that social security aspect stand as 7th preference (20 percent respondents). Food security is considered as 3rd preference by 13.3 respondents. Education is given 2nd preference by 20 percent respondents.

18.3 percent respondents rank medical care as their 8th preference. 21 percent respondents rank marriage as 7th preference of savings. 24 percent respondents have given 4th preference to festivals. Emergency/Unforeseen events are ranked as 1st preference by 44.6 percent respondents.

17.3 percent respondents consider agriculture activities as first preference of savings. Savings are utilized for asset creation and it is given 9th preference by 35.6 percent respondents. Similarly more than half of the respondents, i.e., 53.6 percent respondents rank self respect as their 10th preference of savings.

6.6 Findings Related to Asset Creation and Ownership

6.6.1 Benefit from Government Schemes

It is found that about 18.3 percent respondents are benefited from SGSY, 31.7 percent have benefitted from RF and 13.3 percent respondents have been benefitted from both the schemes. 36.7 percent respondents have not received any benefits from any schemes of the government. However, it is not a matter of concern as SHGs are formed not for the alone purpose of availing benefits under government schemes. All respondent members are engaged in one or the other economic activity by availing the credit from formal and informal sources.

6.6.2 Household Assets purchased after Joining SHGs

It is observed that, out of total 300 respondents, majority of the respondents (34.3 percent) have possessed mixer, fan and mobile. 12.6 percent respondents own fan and mixer. 10.3 percent respondents have possessed mobile and mixer. 9.6 percent respondents have purchased fan and mobile. Around 5.3 percent members own mobile only. 1.6 percent members each own mixer and fan only. On the other hand, it has to be noted that 17.6 percent respondent members have not possessed any household assets after joining SHG.

6.6.3 Durable Assets Owned by Respondents

Respondents own assets like Radio, TV, Refrigerator, Two wheeler and LPG. 3.6 percent respondents have possessed Radio, 4.6 percent respondents have purchased Refrigerators and 15.3 percent respondents own two wheelers. Maximum number of the respondents own TV (87 percent) and LPG (77 percent). Thus, after joining SHG, more respondent members own TV and LPG.

6.6.4 Yearly Expenditure on Food

It is observed that respondent's expenditure on food items has increased significantly. About 13.3 percent respondents were spending above Rs. 30,000 per annum on food items before joining SHGs. This situation has improved and now 36 percent respondents are spending above Rs. 30,000 on food items.

Similarly, 16.6 percent respondents used to spend Rs. 20,001 to 30,000 on food items before joining SHG, now their number has increased to 32.3 percent. On the other hand, 27 percent respondents were spending Rs. 10,001 to 15,000 and their number has decreased to just 11 percent and the respondents who were spending Rs. 5,001 to 10,000 decreased to 4.3 percent from 19 percent.

6.6.5 Weekly Savings of SHG Members

It is observed that out of 300 respondents, 43.3 percent respondents had savings of Rs. 10 only. 18.3 percent respondents had savings of Rs.20 only; 16.6 percent respondents were saving Rs.50 only per week; only 13.3 percent respondents had savings of Rs. 100 only before joining SHGs and 1.6 percent respondents were saving Rs. 5 per week.

After joining SHG, their savings have increased. Members who were saving Rs. 10 have dropped down to just 5 percent from 43.3 percent. On other hand, respondents who were saving Rs.100 and above has increased from 13.3 percent to 45 percent. Number of respondents who were saving Rs. 20, 25 and 50 has declined. Number of respondents who were saving Rs.30 has remained the same (1.6 percent) before and after joining SHGs.

Now 45 percent respondents are able to save Rs. 100 per week and 1.6 percent respondents are saving above Rs. 160 per week. It means that because of improvement in their earnings they are able to save more.

6.6.6 Expenditure on Education

Respondent's expenditure on education has increased significantly. About 33.6 percent respondents were spending up to Rs. 5000 per annum on education before joining SHGs. Only 0.6 percent respondents were spending above Rs. 30,000 on education. Similarly, 43 percent respondents used to spend between Rs. 5001 to 20,000 on education before joining SHG. The number of respondents who spend an amount ranging from Rs. 5001 to 20,000 on education has increased to 52.6 percent. On the other hand, 19 percent respondents are spending up to Rs. 5000 after joining SHG, and only 3.6 percent respondents are spending an amount between Rs. 15001 to 20000 on education. However, 23.6 percent respondents are not spending any amount on their children's education even after joining SHG (who were 24.5 percent earlier) . This is because most of them are sending their children to government schools and a few them do not have school going children.

6.6.7 Expenditure on Health

It is observed that respondents expenditure on health purposes has increased relatively. 80 percent respondents used to spend an amount upto Rs. 2500 on health earlier. Similarly, 12 percent respondents used to spend an amount ranging between Rs. 2501to5000 and 3 percent respondents spent Rs. 5001-7500, and 3.6 percent respondents spent about Rs. 7501to10000 before joining the SHGs. Compared to this

after joining SHG, respondents' expenditure on health has significantly increased. After joining SHGs they are able to spend more on health. Respondents spending between 2501 to 5000 increased to 40.33 percent which was only 12 percent earlier. It explains their health seeking behavior and the role of income in determining health seeking behavior.

6.6.8 Annual Expenditure on House Improvement

Housing improvement is defined as repair, painting or whitewash; putting floor tiles etc. 54.6 percent respondents were spending an amount up to Rs. 10,000 for house construction purposes before joining SHG. After joining SHG about 44.6 percent respondents incurred an expenditure on house construction up to Rs. 10,000 and 43 percent respondents expenditure on house construction purpose ranging between Rs. 10,001 to Rs. 80000. Of which, 10.6 percent respondents have spent Rs.50, 000 to 60,000.

1 percent and 1.3 percent respondents have incurred an expenditure of Rs. 90001 to Rs.1,00,000 and above respectively after joining SHGs. Thus it is found that expenditure on housing improvement has increased both in term of numbers and amount. However 32.6 respondents have not made any expenditure on housing improvement earlier and 10 percent respondents after joining SHGs.

6.6.9 Investment on Insurance

About 82 percent respondents had no insurance coverage before joining SHG. About 12 percent respondents had invested on insurance up to Rs. 1000. 5 percent respondents invested an amount ranging between Rs. 1000 to 2000 and only 0.3 percent respondents took insurance above Rs. 5000 above.

After joining SHG, respondent's preference for insurance has increased significantly. 72.3 percent respondents have taken insurance now.

Out of 300, about 41 percent respondents have invested on insurance up to Rs.1000 and 24.6 percent respondents have invested in an amount between Rs. 1000-2000. 6.3 percent respondents have spent an amount ranging between Rs.2000 to 5000. It is inferred that more respondents are investing in insurance compared to earlier situation.

6.6.10 Expenditure on Socio-Religious Functions

It is seen that 58.6 percent respondents were spending an amount up to Rs. 2500 for socio religious functions/purposes before joining SHG. Similarly 36 percent

respondents had spent an amount ranging between Rs. 2501-5000 and 3 percent respondents had spent Rs. 5001-7500.

However after joining SHG, respondents' expenditure on socio religious functions/activities has significantly increased. About 13.6 percent respondents are incurring expenditure up to Rs.2500. Now maximum number of respondents (59.3%) is spending between Rs.2501 to 5000. And only 0.3 percent respondents are spending above Rs. 15000 on socio-religious functions after joining SHGs.

6.6.11 Expenditure on Entertainment

67.6 percent respondents did not spend any amount for entertainment purposes before joining SHG. Only 29.6 percent respondents had spent an amount ranging between Rs. 1001-2000 and 2.3 percent respondents had spent up to Rs. 1000.

Compared to this after joining SHG, respondents' expenditure on entertainment activities has significantly increased. About 89.6 percent respondents have incurred expenditure on entertainment up to Rs.5000.

About 0.6 percent respondents have spent above Rs. 5000 on entertainment activities. Maximum numbers of respondents (66.6 percent) have incurred an expenditure of Rs. 1001-2000 followed by 18.6 percent with an expenditure of Rs. 2001-3000. Only 9.6 percent respondents have not incurred any expenditure on entertainment. Thus compared to their earlier situation after joining SHG their expenditure on activities such as visiting cinemas, parks, pilgrimages and tourist places has increased significantly.

6.6.12 Annual Household Personal Expenditure

43 percent respondents were spending an amount of just Rs. 1000 or less on personal purposes before joining SHGs. 37 percent and 13 percent respondents used to spend an amount of Rs. 1001 to 2000 and Rs.2001-3000 respectively. However after joining SHG, respondents' expenditure on personal activities has significantly increased. Majority of the respondents (98.6 percent) have incurred personal expenditure between Rs. 1000 to Rs.6000. and 0.6 percent respondents have spent above Rs. 6000 on personal household activities.

6.6.13 Impact of joining SHG on Decision making power and Empowerment

Earlier about 48.6 percent respondents had no or little capacity to provide education to their children. On their better side, after joining SHG, most of them have taken decisions regarding sending their children to schools. Further 30.3 percent

respondents feel that they have average, 19.6 per cent respondents have good, 12.3 respondents have better and 1.6 per cent have greater decision making capability.

When it comes to family income, maximum number of respondents (60.6 percent) have moved from average to good (63.6 per cent) and better (35 per cent) positions; and in terms of individual income, maximum number of the respondents (79.6 per cent) have moved up to good (17.6 per cent), better (61.6 per cent) and greater (19 per cent) positions. It can be inferred that there are improvements in income earning capacities of respondents. The reason for this is, respondents are made to choose their employment on their preference and also vocational training is provided after joining SHG.

Access to health and immunization are basic needs of any person as they provide health security. It is observed that maximum number of the respondents had little access to immunization (72.3 per cent) and health care (45.3 per cent) and about 20.6 per cent and 49 percent had average access to immunization and health before joining SHG. After joining SHG, 55.3 per cent respondents have opined that they have good access and 14.3 percent respondents having better access to immunization. Similarly, access to health has improved to good (48.6 per cent) and better (41.3 per cent). Beyond this, 4 per cent respondents have greater access to health.

With respect to credit maximum number of respondents had less (61 per cent) and average (34 per cent) access. After joining SHG, situation has improved to better with 51 per cent respondents claiming better access and 12 percent respondents stating greater access to credit.

When it comes to asset building capacity, earlier women SHG members had little capability. After joining SHG, they have improved themselves. Now they are in better position comparatively. 27.6 per cent respondents have gained better capability for asset building and 65 per cent respondents have gained good capability for asset building.

In terms of skills, 69 per cent member respondents had no knowledge on income generating skills and 24 per cent respondents had little knowledge on skills. After joining SHG, respondents have improved their skill building capabilities through training. 2.6 per cent respondents have greater, 7.3 per cent respondents have better knowledge, 15 per cent member respondents have good knowledge and 21.3 per cent members have average knowledge of skills.

6.6.14 Impact on General Awareness

Before joining SHG, about 46.6 percent respondents had little awareness and 45.3 percent members had average awareness on nutrition aspects. After joining SHG, 47.6 percent and 42.6 percent members have good and better awareness on nutrition aspects.

Similarly, earlier 68 percent had little and 24.6 percent members had average awareness on development aspects. Development aspects include obtaining knowledge about schemes, policies and programmes of the government and getting benefits from the same. Comparatively, after joining SHG 56.6 percent members have good and 20 percent members have better awareness on development issues.

Furthermore, in terms of awareness relating to planning, 20.6 percent respondents had little and 74 percent had an average awareness on planning. After joining SHG, 61.6 percent respondents have better and 7.6 percent have greater awareness on planning. Further 26.6 percent respondents have good awareness on planning. Thus, it can be concluded that after joining SHG, women members have been able to plan properly, so that they can get empowered themselves.

With respect to health awareness, 12.3 percent respondents had little and 84 percent had average awareness on health aspects. Because of the Awareness Camps and Training provided by NGOs and Government on health issues, people have become more conscious of their health. It is noticed that after joining SHG, 70 percent and 16.6 percent members have better and greater awareness respectively.

When it comes to awareness on income generation, activities such as earning, savings and expenditure are prominent, about which respondent members possessed less knowledge. Earlier 55.3 percent and 34 percent respondents had little and average awareness respectively on the aspects of income generation. After joining SHG, this has improved and 63.6 percent members are having good knowledge, 26 percent members are having better awareness and 3.6 percent members are having greater awareness on income generation aspects.

6.6.15 Impact of joining SHG on decision making and freedom

Prior to joining SHG, only 1 percent members had relating more freedom of mobility and maximum of them had less (23.6 percent) and still more (58 percent) freedom of mobility. On the other hand after joining SHG, 65.6 percent and 24.6 percent member respondents have good and better freedom of mobility respectively.

Before joining SHG 4.6 percent members had little, 20.6 percent had average and 2.3 percent members had no freedom at all in the family. After joining SHG, 66.6 percent and 10 percent respondents have better and greater freedom in family respectively.

In terms of recognition in the community, women respondent members feel that they are in the improved position now. Previously, about 6.3 percent and 22 percent members had opined that they had little and average recognition in community respectively. However after joining SHG, 65.3 percent members claim that they have been recognized by community to a better extent and 12 percent respondents claim they have been recognized by the community to a greater extent.

With respect to recognition in family, 64.6 percent member respondents said that they have been recognized by their family to a greater extent and 26.6 percent members feel that they have been recognized by their families to better extent. Compared to previous position where 13.3 percent members had good, 5.3 percent members had average, and 4 percent members had little recognition in their families.

Prior to joining SHG, 3.3 percent respondents had very little opportunity to interact with outsiders. 40.3 percent respondents had average opportunities to interact with outsiders. However, after joining SHG, all have an opportunity to interact with outsiders. 63.6 percent members have better opportunities to interact with outsiders and 9 percent respondents have greater opportunities to interact with outsiders.

Another most important indicator of social empowerment is their involvement in decision making aspects. Prior to joining SHG, About 15.3 percent respondents had little and 3 percent respondents had no involvement in decision making in their families. And 63.3 percent respondent members had average involvement. Only 1.6 percent respondent members had involved in a better way in taking decisions. After joining SHG, all are involved in decision making, of which 14.6 percent have greater, 30 percent have better and 53 percent members have good involvement in decisions of family and community.

6.7 Hypotheses Testing

6.7.1 Hypothesis 1: There are Regional Variations in the Performance of SHGs because of differences in Socio-economic conditions.

The results of One-way ANOVA test shows that there are significant differences among regions of Mandya district in terms of the SHG annual income. Obtained 'F' value of 2.41 is statistically significant at 10 % level of significance. The test confirms that there are differences among the groups i.e., taluks. Hence, the relationship between SHG membership and incomes are not equal or the same across the regions.

Regarding savings and overall expenditure of SHG member, F value is 15.858 and 5.968 with p values of 0.000 and 0.003 respectively. It means both the variables differ across the taluks of Mandya district. Level of savings and overall expenditure of SHG member respondents is not the same across the three taluks of Mandya.

In terms of assets ownership like LPG, TV and Refrigerator variations are statically different across the groups. LPG has F value of 6.609 ($p=0.002$). Similarly, TV has F value of 6.869 ($p=0.001$) and Refrigerator has F value of 5.142 ($p=0.006$). The test value confirms that there are differences among the groups in terms of LPG, TV and Refrigerator. It means that there are differences in possessing assets such as LPG, TV and Refrigerator by SHG member respondents. Notwithstanding, Two wheeler with F value of 0.643 is not statistically significant. It means there are no differences in two wheelers owned by respondents across the three regions of Mandya district. More or less, two wheelers owned by the respondents are same in the all the three Taluks of the study area.

Mainly differences in annual income, expenditure pattern, savings and access to assets among the groups have caused regional variations.

The test also confirms that there are differences in the Socio-economic conditions of the respondents. Hence, there are variations in the performance of SHGs across the regions.

Therefore the above stated hypothesis is proved.

It is implied that good managerial practices and development pro-active group behavior have resulted in the economic empowerment of respondent members.

6.7.2 Hypothesis 2.1: SHG membership has positive impact on the social status and decision making power of women (Quantitative Variable)

Expenditure on Food has absolute calculated t value of -16.034 with p value of 0.000. It means there is difference in expenditure on food has difference before and after joining SHG. It is inferred that expenditure on food has increased after joining SHG compared to before joining SHG.

Similarly, expenditure on education and health are also statistically significant with p value of 0.000 and calculated absolute value of -9.127 and -4.849 respectively.

In addition to this, Expenditure on Entertainment and Expenditure on Social and Religious Functions of SHG member respondents have also improved after joining SHG. These variables have estimated paired sample 't' absolute value of -3.356 and -11.636 with p value of 0.000. It means expenditure on entertainment and socio-religious functions has increased after joining SHG.

Furthermore, Expenditure on Housing improvement and Household Personal Expenditure have calculated paired sample 't' absolute value of -3.994 and -31.370 respectively. Both variables are statistically significant at 1 % level of significance ($p=0.000$). It is inferred that there are differences in the absolute spending on housing improvement and household personal expenditure.

Savings have also improved after joining SHG. Savings have calculated paired sample 't' absolute value of -17.535 with p value of 0.000. It means savings of the respondent members have increased after joining SHG. On other hand, expenditure on Insurance is not statistically significant. It is because respondents do not consider insurance as important and people have less awareness about insurance. Hence the above stated hypothesis is proved.

6.7.3. Hypothesis 2.2: SHG membership has positive impact on the social status and decision making power of women (Qualitative Variables)

The calculated absolute value of Wilcoxon test is -15.522 and the p value is less than 0.000. Since p value is less than 1 % level of significance, there is significant difference between before and after joining SHGs.

There are significant changes in family income and individual incomes between before and after joining SHG. The calculated absolute values of family and individual incomes are -16.157 and -15.784 which are statistically significant at 1 %

level of significance. Income has changed comparatively before and after joining SHG.

Similarly, Access to health services and credit have also changed. And there are differences in access to health services and credit before and after joining SHG. It is verified using Wilcoxon Signed-Rank test. The calculated absolute Wilcoxon Signed-Rank test values are -15.956 and -15.383 respectively. Both of them are statistically significant ($p=0.000$) indicating differences in accessibility to health services and credit before and after joining SHG.

Skills and Asset building capabilities have also changed compared to before joining SHG. It means skills and assets building capacities were calculated using Wilcoxon Signed-Rank test value of -15.554 and -15.466 which are statistically significant at 1 % level. From the results it is inferred that skills and asset building capacities differ between the two i.e., before and after joining SHG.

Indicators of general awareness such as, nutrition awareness, development awareness, planning awareness, health awareness and income generation awareness were calculated using Wilcoxon Signed-Rank test values of -15.946, -15.620, -15.952, -15.783, and -15.320 respectively. All test statistic values are statistically significant at 1 % level. These indicators have positive differences over values of previous situation i.e., before joining SHG. Their participation in SHG has increased their level of general awareness.

Indicators of Decision making and freedom like Mobility freedom, Freedom in Family, Recognition in family, Recognition in community, Interaction with outsiders, Decision involvement and awareness level are examined to ascertain whether are there significant positive differences before and after joining SHG. All these variables were calculated using Wilcoxon Signed-Rank test and values of -15.659, -15.437, -15.02, -16.32, -15.859, -14.949 and -15.479 respectively. All these indicators of decision making and freedom are statistically significant and their hold on decision making has significantly increased after joining SHG. Hence both qualitatively and quantitatively, the above stated hypothesis is proved.

6.7.4 HYPOTHESIS-3: SHG membership has positive correlation with income, savings and asset ownership.

6.7.4.1 Summary of Correlation between SHG Membership and Income

There is correlation of 0.288 between membership and income of the SHG members, which is statistically significant at 1 % level. It means if membership increases by 1 percent income increases by correlation value of 0.28. As there is an increase in SHG memberships, the income of members also increases.

6.7.4.2 Summary of Correlation between SHG Membership and Savings

The study shows the summary of correlation between SHG membership and Savings of women members of SHGs. From the correlation table, it can be seen that the correlation coefficient (r) equals 0.340, indicating a strong relationship between SHG membership and savings with $p < 0.00$ and indicates that it is statistically significant to the extent of $r = 0.340$. It indicates positive correlation between SHG membership and savings i.e., as there is an increase in SHG memberships, the rate of savings of members also increases.

6.7.4.3 Summary of Correlation between SHG membership and Assets-Refrigerator

From the Correlation results it can be seen that the correlation coefficient (r) equals 0.040, with p value 0.492. It means though there is correlation between SHG membership and asset owned, it is weak and it is also statistically insignificant as p value is 0.492. The correlation analysis shows that theoretically there is a positive relationship between SHG membership and Asset owned. But in the asset-refrigerator, there is a weak correlation i.e., as SHG membership increases, the probability of increase in owning refrigerator is comparatively less.

6.7.4.4 Summary of Correlation between SHG membership and Assets - TV

Correlation between SHG Membership and asset owned – TV of respondents is shown in the study. It is observed from the result that there is correlation coefficient (r) is 0.199, indicating a strong relationship between SHG Membership and asset ownership (TV). This relationship is statistically significant with $p=0.001$, which means that as there is an increase in SHG membership, the number of members owning TV increases proportionality.

6.7.4.5 Summary of Correlation between SHG membership and Assets owned - Two wheelers

The study illustrates the correlation analysis relating to relationship between SHG Membership and Asset owned - Two Wheeler by member respondents. From the table, it is noticed that the correlation coefficient, r is 0.007, indicating weak relationship between SHGs Membership and owning two wheeler. $P=0.908$ indicates that the coefficient is not statistically significant i.e., as SHG membership increases, the probability of increase in owning Two wheelers is comparatively less.

6.7.4.6 Summary of Correlation between SHG membership and Assets-LPG

From the correlations results, it is inferred that correlation coefficient (r) is 0.133, indicates a positive correlation between the both. It is also statistically significant at 5 % level of significance. Therefore, it is concluded that as there is an increase in SHG memberships, the purchase of LPG by the members also increases proportionately.

The correlation analysis shows that theoretically there is a positive relationship between SHG membership and income, savings and asset ownership. Hence the above stated hypothesis is proved.

6.8 Policy Recommendations

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

- ❖ Education is an important determinant of women empowerment. Therefore, the first and foremost step for empowering women is educating them. The department of Mass Education, Women and Child Development, Rural development and Panchayath Raj, Karnataka state Co-operative Apex bank, DCCBs and PACS at the grass roots level, Shall formulate and implement literacy programs comprising of minimum level of legal literacy, Financial literacy and Digital literacy. Already the Department of Women and Child Development of Karnataka state is imparting training to the members of district and taluk level Sthree Shakthi federation.
- ❖ Members must be the managers. The Group member should be trained to know their rights, rules and bye-laws of the SHGs. Only when the members have

known the rules and bye-laws, they are in a position to verify any of the accounts book or record and also to manage credit utilization.

- ❖ NGO's intervention is the motivating factor for women to join the SHGs. The cohesive, self-regulatory group processes and the motivational efforts of the NGOs pave the way for success of the SHGs, exceptionally promising, promotional and effective. In Mandya district 12 out of 27 NGOs are involved in promotion of SHGs and linking them with banks. The NGOs Vikasana and Saint Thomas mission society are excellently promoting women SHG groups. Vikasana in 1990's itself only had promoted women SHGs in Melukote and Chinakurali hoblis of Pandavapura taluk which were self-reliant and availed the benefits of various Govt schemes.
- ❖ SHGs movement should not become micro credit oriented. 'Credit plus' or a holistic approach should be adopted covering aspects like skill development, social awareness, literacy improvement, health care, gender equality for the empowerment of the disadvantaged women.
- ❖ Networking is vital in economic entrepreneurial processes as it provides the opportunities for facilitating access to data and information above the ongoing activities within and around in market, technology, distribution, procurement of raw material, service providers pricing and sustainability of all the other related activities enhance their efforts in achieving their goals. In this process NGOs, Govt and other financial institutions should extend their helping hand.
- ❖ Encouraging the formation of federation grouping a set of SHGs is worthwhile as it further strengthens the empowerment of disadvantaged and weaker women. Now in Karnataka Stree Shakthi group federation are constituted at taluk level and at the district level.
- ❖ Creating awareness regarding the role of SHGs in empowerment of women through print and electronic media, NGOs, academic institutions by narrating the success stories, experiences of SHGs.
- ❖ To organize exclusive plat forms at various levels, may be block level, district level, state level for ensuring effective operationalization of various backward and forward linkages. For instance, in the state, Department of Women and Child Development and Rural Development and Panchayath Raj are working

parallel with their own forums and programmes at different levels. An exclusive organizational set up can be thought of.

- ❖ SHGs as institutions can be made micro-insurance agents by proposing a commission cap on the premium for life and non-life products and linking them to main insurance companies. Especially for crop insurance, animal husbandry activities, sericulture and other non-forms activities.
- ❖ Public Distribution System (Ration Shop), Milk booths of milk union, supervision as well as preparation of food for Mid-day meals programme, citizen service centers, renting of agricultural equipment center can be handed over to SHGs. Initially it can be tried on a pilot basis and the loop holes can be plugged. Later on it can be up scaled.
- ❖ Allocation of funds in the budget for interest free loans to women SHGs may be increased.
- ❖ SHGs federation can be financially assisted to establish grain banks to procure and sell organic seeds and cold storages for storing of perishable agricultural produce in potential areas.
- ❖ Creating strong and proper marketing infrastructure to market the SHG products. Urban and rural 'Haths' can be set up along with amusement park and restaurants serving traditional and delicious food items. Permanent stalls for SHG products in tourist places can be set up in situ situation.
- ❖ Both the central and state governments can think of the possibilities of implementing the beneficiary oriented development programmes with subsidy and loan component through SHGs, so that proper utilization of credit and timely repayment can be ensured along with reduction in transaction cost.
- ❖ Political interferences in SHGs should be minimum or zero.

6.9 Conclusion

It can be concluded that main motive behind formation of the group by the respondents in the study area is to obtain the financial, social, technical support and skill development for income generation which leads to self empowerment. NGOs, Government awareness programs and other SHG members are found to be main motivating persons to encourage the women to form SHGs in the study area. No conflicts are found among the group members. The study finds that there is a shift

from borrowing of loans for consumption purposes to production purposes after joining SHGs. After joining SHGs, sample respondents have understood the importance of economic activities for women. Their role and responsibility in the family has also improved. They are socially and politically aware and economically empowered after associating with SHGs.

It can be concluded that the impact of SHGs is not uniform in all the sample villages. This could be attributed to several factors like motivating persons, satisfaction over functioning, percentage of increase in monthly income, expenditure, percentage of increase in monthly savings, level of knowledge, level of skill development, participation in social service activities, political awareness and problems handling capacity.

However, there are various issues such as negative attitude of banks, non cooperation among the members, lack of knowledge to manage financial affairs of the group due to lower levels of education and lack of knowledge on the rules and regulations for the functioning of the SHGs.