

CHAPTER –V
CONCLUSION. OBSERVATIONS
AND SUGGESTIONS

CHAPTER –5

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5.1. Introduction

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5.1. INTRODUCTION:

This chapter is the last outcome of the present research work in which researcher has attempted to present major findings and conclusion. This chapter is divided into two sections. The findings of the present study are given in section one and suggestions in section two. From the analysis of various aspects of SHGs, different facts and figures about SHGs have been understood. By taking into consideration the problems and working of SHG, it is necessary to suggest appropriate policy. These suggestions will definitely helpful in the development of SHG. This suggestion provides better facilities of loan for SHG members. The findings drawn on the basis of present study are depicts various facts of SHGs.

5.2. MAJOR FINDINGS OF THE STUDY:-

The major findings of the study are as below.

- 1) The number of SHGs in Andhali village varies between 15 to 20.
- 2) It is founds that the monthly interest rate on internal loan of maximum SHGs in Andhali village is 2 percent.
- 3) It is noticed that all SHGs save monthly.
- 4) Study reveals those maximum SHGs i.e. 86.95 percent has their monthly saving per members Rs100 and 8.69 percent SHGS having their monthly saving per members is Rs200. There is only one SHG which having monthly saving of Rs. 50 per members.
- 5) Study found that out of the 100 sample women, 34 percent were belongs to the age group of 30 to 40 year, followed by the 23 percent in the age group of 40 to 50 year.
- 6) It is observed that majority of the women that is 90 percent were married. This indicates that married women have participated in SHGs to support their families as the income of their husband is not sufficient to run their house. While the divorced and widowed women joined the groups hoping to earn their livelihood.

- 7) It is shocking to note that the majority of the women i.e. 12 percent are illiterate who do not have formal education. They are followed by women who have primary level education 19 percent and middle school level education 59 percent. The poor literacy rate and low educational qualification are hurdles in smooth functioning of SHGs. Because there is direct relation between educational qualification and working of SHGs, as education gives wide outlooks. Educated members can work; participate more effectively in working of SHGs.
- 8) From the point view of religion, most of the members are belonging to Hindu religion and Muslim religion is lower. Besides above mentioned religions women from other religions are not found. However, without making any religions discrimination women are getting involved in SHGs. This is proving helpful to reduce religions tensions in the society.
- 9) Classification of SHGs members according to social category has proved that SHG is proving to be an instrument for enriching origination of women belonging to various categories like OPEN, OBC, SC and NT etc.
- 10) In the light of family size, it is found that there are 83 percent respondents were having 3 to 6 members in their family and 13 respondents were having above 6 members in their family and 4 members having less than 3 members in their family.
- 11) It is noticed that there are 69 percent of sample respondents have nuclear family system and 31 percent joint family. Compared to the women in the joint families, women in nuclear families enjoy more freedom still it is also noteworthy that because of SHG, members in joint families as well as nuclear families become successful in breaking conventional restrictions on them.
- 12) It is found that SHG members are to change their traditional occupations with micro credit made available through SHG. Because of income generating activities, of SHG members, the percentages of only housewife, farmers and labours decreases and the percentages of self-employed members increased.

- 13) It is observed that around 35 percent of sample respondents have joined SHGs for getting loan, 37 percent to promote savings and 21 percent for social status.
- 14) Study reveals that SHGs are seem to be an effective mean of easy financial access. Majority of the women that is 100 percent have taken internal loan. Internal loan helps SHG members to purchase essential thing from the point view of daily life as well as business activities. As a result of it, standard of living and status of families of SHG members get improved.
- 15) Study found that the majority of the SHG members have taken internal loans for productive purpose i.e. to meet their business, agriculture reasons. SHG members have taken internal loans to meet their domestics' needs e.g. medical, school fees, house improvements. Some of them have taken loans for purchasing sewing machine, purchasing goats and hens etc.
- 16) It was also found that about 65 percent of sample respondents have repaid the loan in time, 21 percent in advance, while 14 percent have repaid loan late.
- 17) Monthly income of majority of sample respondents has increased after joining SHGs.
- 18) All SHG members in Andhali village have inculcated habit of saving in their own name because of SHG. It is most important thing that most of them belong to low income category. It is found that SHG is helpful for inculcating habit of saving in women.
- 19) It is noticed that regarding the internal loan taken by the respondents' majority of them 42 percent members have taken loan less than Rs5, 000.
- 20) It was also found that, the family expenditure has been increased due to positive changes in the SHGs member's income. The incremental income not only enhances the expenditure of the family but also promote the saving of the family after them joining SHG.
- 21) It is noticed that SHGs women's are motivated from anganwadi workers, bank workers, neighbors, friends and relatives.

- 22) Majority of the women that is 85 percent have new business started by after joining in the SHGs.
- 23) It is found that, 37.64 percent SHGs members involved in to breeding business after joining in the SHGs.
- 24) Out of 100 SHG members, 85 percent women's have taken financial assistance from SHG for starting new business. Majority of them 23.52 percent have taken loan up to Rs1, 000 and Rs3, 000-4,000.
- 25) Out of 100 SHG members 31 percent women's have taken financial assistance from other sources for starting new business. Majority of them 19 SHGs members has taken loan up to Rs30, 000 to 40,000.
- 26) It is observed that adequate business training facilities are not available.
- 27) 85 percent of the SHGs members that they have increased monthly income after starting business.
- 28) It is noticed that 90 percent SHGs members are attending SHGs meeting regularly. Regular attendance of meeting cause strengthening of organization of women.
- 29) Regular and active participation in SHG contributes in reducing fear, shyness and feelings of awkwardness in women as well as in increasing their boldness and courage.
- 30) After joining in SHG communication skills of maximum women get improved. Decision making power of women also gets enhanced after joining in SHG.
- 31) After joining in SHG maximum women succeed in achieving positive self-image. They stop underestimating themselves.
- 32) It is noticed SHG helps women to reduce poverty and to become empowered economically.
- 33) SHG gives independent identity and status to women.
- 34) It is observed that SHGs face lot of problems.
- 35) So the major and the most significant conclusion based on the survey is that SHG contributes on a large scale for achieving the aim of women empowerment.
- 36) Most important out come from self-help groups is that employment of women's gets increased.

5.3. SUGGESTIONS:-

Suggestions are of different types. Suggestions are necessary for systematic working of SHGs. suggestion give us new ideas for improving economic condition of SHG members. Some Suggestions are as given below.

- 1) Before starting of self-help groups' process it is necessary to know actual meaning and importance of SHG.
- 2) Various sample tests should be carryout for selecting president.
- 3) For systematic working of SHG president must be well trained.
- 4) Transparent working system is very important.
- 5) Various workshops associate with SHG must be conducted.
- 6) Bank officer, gramsevika should be guide to SHGs.
- 7) All SHGs members must attain all meetings and participate in discussions.
- 8) SHGs should encourage to members for starting new business such as breeding business, poultry-farming, flour mill, noodles making, cloth shop etc.
- 9) All SHGs members should do repayment of their loan within given time and help SHG.
- 10) Government should take initiatives towards attaining the ultimate target of economic development of women SHGs by providing them proper financial assistance.
- 11) As mentioned before, facilitators act as catalyst in the formation and working of SHGs. They have to invest more time and energy for these groups.
- 12) At present they are not receiving satisfactory financial support should be provided for the women working as facilitators. Similarly D.R.D.A. should enter into an agreement with NGOs for group formation and development.
- 13) Majority of groups has failed as the account and records are not kept regularly and properly. So, training of documentation and accounting and book keeping must be carried out systematically and at regular intervals. Short term courses should be arranged to make SHGs proficient in record keeping.

- 14) It is necessary to take initiative towards organizing continuous training programmes for SHGs. The necessary support should be taken from NGOs, education and professional institution of the area. Similarly training should be arranged to make the SHGs active in working capital management and marketing management. At present trainings are arranged to completed the targets and at the end of the year.
- 15) Detailed trainings plan should be prepared in the beginning of the year and it should be strictly adhered to.
- 16) It should be assured that meeting is conducted regularly and obstacles in conducting regularly meeting should be mined by proper help i.e. providing community halls for meetings.
- 17) Gradation should be done within time and at regular intervals till the group obtains good grade. At present grading is done at the time of assessing the groups for revolving fund or key activities. There should not be more gaps between 1st and 2nd gradation. It should give an opportunity to members to assess their own performance.
- 18) The bankers should be strictly instructed to give pass books of savings account, loan account and revolving fund account regularly. Similarly the practice of closing saving bank account and revolving fund account while disbursing loan for key activity should be stop.
- 19) The banks should improve their credit deliver system. The sanction loans should be quick and time bound the bank should sanction the loan within 15-20 days of receipt of application.
- 20) The implementing agencies, bank officers should visit the groups at regular intervals. They should take part in some meetings of SHGs. The gramsevikas should be compelled to attend meetings of BPL SHGs. There should be rigorous follow up to check the use of asset. Asset verification exercise should be carried out at regular intervals.

5.4. CONCLUSION:

The significantly the SHG movement in Andhali Village has been helped to promote savings and reduced the dependence of on money lenders. I have observed that large numbers of women's have participated in SHGs for getting loans. That is improves the economic condition of the women's family. Those are providing better life to the women's. The term SHGs suggest and improves the better life's of women's increase confidence, increasing communication skills and changing social attitude, to increase family income, to create a new business etc. A woman empowerment is mostly depends on SHGs. In third chapter profile of SHGs in Andhali village explained by the year wise details of SHGs, the profiles of SHGs members. Fourth chapter analyses the working of SHGs, problems of SHGs of women's in Andhali village. Finally, the researcher can state that the hypothesis that is "SHGs contribute for empowering women in rural area" has been proved on the secondary and primary data.