CHAPTER 6
SUMMARY AND CONCLUSIONS

This chapter includes in nutshell the summary, conclusions, implication of the study and suggestions for further research. This chapter has been divided into the following subheads.

6.1 Summary

6.2 Major finding and conclusions

6.3 Implications

6.4 Suggestions for the further research

6.1 SUMMARY

6.1.1 Introduction

Self-Help Group is a small, economically homogenous and affinity group of rural poor voluntarily formed to save and mutually agree to contribute to a common fund to be lent to its members as per group decision for their socio-economic development. SHGs are either registered or unregistered, affinity group of about ten to twenty people from a homogenous class, who come together for addressing their socio economic problems. They start with saving and not with credit and make voluntary thrift on a regular basis and use this pooled resources to make small interest bearing loans to their members. The vision of the formation of SHG is to empower rural poor women for overall development of the country. The main object of the SHG approach is providing access to credit in the context of poverty reduction and women empowerment. The SHGs are meant for empowerment of women through focusing on women of below poverty line to improve their status in the family as well as in the society and to create better awareness in social issues among rural people. They are conceived as a right kind of strategy aiming at creating awareness among rural women about their inner strengths, increasing the feeling of self and collective efficacy, developing skills for personal and interpersonal relations, social change and transformation. The empowering women through SHGs would confer benefit not only to the individual women but also for the family and community as a whole through collective action for development.
It is now widely accepted that SHGs are a way of empowering women. Empowerment with aspect to social empowerment, economic empowerment, psychological empowerment etc. but, we also have to determine the knowledge and attitude of women toward SHGs and its activities. SHG is a key component for reducing the poverty of rural women and it also uplifts the rural women in many ways i.e. social, economic, psychological, educational, health, political etc. It is a path for reach up to the grass root level in rural area with the purpose of development of rural women. Now a days, government has also appreciated the activities of SHGs in all over India. Simultaneously, government has also launched various types of schemes for boosting the growth of SHG.

Looking to the scenario of the empowerment of the women and importance of SHGs in the country, the study on “Knowledge and Attitude of SHG Members in relation to Entrepreneurial Activities in Saurashtra Region” was planned and undertaken.

6.1.2 Objectives of the Study

1. To study the selected characteristics of the respondents
2. To develop and standardize the test to measure the knowledge of women members about SHGs and its activities
3. To develop and standardize the scale to measure the attitude of women members towards SHGs and their activities
4. To analyze the decision making abilities of the SHG members in relation to entrepreneurial activities
5. To study on the working models of SHG bank linkage programme
6. To analyze the role of SHGs in poverty reduction
7. To determine the income generating activities of SHGs
8. To determine the association between selected characteristics of women and their attitude toward SHGs and its activities
9. To find out the constraints faced by the SHG members and suggestions offered by them to strengthen the activities of SHGs
6.1.3 Review of Literature

A brief account of literature reviewed were presented under ten heads viz.,
selected characteristics of the respondents, to develop and standardize test to measure
the knowledge of women about SHG and its activities, to develop and standardize
scale to measure the attitude of women members about SHG and its activities,
decision making ability of SHG members in relation to entrepreneurial activities,
working model of SHG Bank Linkage programme, role of SHG in poverty reduction,
income generating activities of SHG members, association between selected
characteristics of the respondents and their attitude toward SHG and its activities,
constraints faced by the SHG members, suggestions offered by the respondents to
strengthen the activities of SHG were included in review of literature.

6.1.4 Methodology

The Ex-post-facto research design was used for the present study. The study
was conducted in Saurashtra region and it consists of 11 districts. Among these, two
districts viz., Junagadh and Rajkot were selected purposively. From each of selected
district, three talukas viz. Junagadh, keshod and mangrol from Junagadh district,
Rajkot, Dhoraji and Gondal from Rajkot district were selected purposively. Three
villages from each selected taluka and from each selected village, 10 SHG women
members were selected randomly. Thus, a sample of total 180 SHG women members
was drawn using random sampling method for the study.

The dependent variables undertaken in this study were (i) attitude of the SHG
women members towards SHG and its activities (ii) Knowledge of SHG members
about SHG and its activities. Total 14 independent variables chosen for the purpose of
the study were viz., age, education, family type, family size, size of land holding,
annual income, extension participation, proactive attitude, skill development, market
orientation, achievement motivation, risk orientation, innovativeness and source of
information.

In order to measure the attitude of the SHG members, the attitude scale was
developed and it was measured by using scale product method. Final scale consists of
28 statements from total 44 statements as shown in Appendix-I and II. The scale was
administrated to the SHG members to measure their attitude toward SHG and its
activities. For measurement of knowledge level of women members about SHG and
its activities, difficulty and discrimination index were calculated. Final schedule
consist 22 statements out of 45 statements as shown in appendix-I and II. The other
dependent and independent variables were measured by using suitable scales and indices adopted by various researchers. The relationship between attitude and selected characteristics were ascertained by computing correlation co-efficient. An interview schedule was developed by keeping in the view of the objectives of the study. Before its actual use, it was pre-tested and translated into Gujarati.

Before and after approach was followed to know the change in knowledge and attitude of SHG members towards SHG. The data were collected from the 180 respondents of the eighteen selected villages through personal interview with the help of interview schedule. The collected data were classified, tabulated and analyzed in order to make the finding meaningful. The statistical measures such as percentage, mean, mean score, mean per cent score, standard deviation, correlation co-efficient and Z test were used.

6.2 MAJOR FINDINGS AND CONCLUSIONS

The conclusion which was drawn based on the finding of the study as under.

6.2.1 Selected Characteristics of the Respondents

6.2.1.1 Personal Characteristics

The finding related to personal characteristics revealed that majority (58.89 per cent) of the respondents were from middle age group. More than one third (34.45 per cent) of the SHG women members from secondary school education. Whereas, 55.56 per cent of the SHG members were living in the joint family and less than one half (48.33 per cent) of the respondents were from the medium family size.

6.2.1.2 Socio - economic Characteristics

The results regarding social characteristics showed that more than three fourth (76.67 per cent) of the respondents were found in landless category. Whereas, 50.00 per cent of the SHG women were found in the category of ₹ 50,000/ to 1,00,000/ annual income. Three fifth (60.00 per cent) of the respondents were in medium extension participation category. While equal number of the respondents (65 per cent) had medium level of proactive attitude and more than two third of SHG women (66.11 per cent) had medium level of the skill development.

6.2.1.3 Psychological Characteristics

Majority (65.00 per cent) of the respondents had medium level of market orientation. Whereas, more than three fourth (76.67 per cent) of the SHG women members were having medium level of the achievement motivation. 43.89 per cent of
the respondents were having the medium level of risk orientation. More than three fourth of respondents (76.11 per cent) were found in the category of medium level of innovativeness.

6.2.1.4 Communicational Characteristics
With regards to communicational characteristics, the results revealed that majority of the respondents (68.89 per cent) were from the category of medium source of information.

6.2.2 Knowledge of women members about SHG and its activities
The result indicated that majority (65.00 per cent) of the respondents had medium level of the knowledge about SHG and its activities, whereas, among the major aspects, respondents had highest knowledge about the legal rights followed by banking system.

6.2.3 Attitude of women member about SHG and its activities
The result showed that 27.78 per cent of the respondents had moderately favourable attitude towards Self Help Groups and its activities, followed by 26.67 per cent of the respondents had highly favourable and 16.67 per cent of the respondents had very highly favourable attitude toward SHG and its activities, respectively.

6.2.4 Decision making abilities of the SHG members in relation to entrepreneurial activities
The result indicated that SHG women members had highest decision score (5.14) in the area of planning for children education followed by participation in social activities (4.92 score) and how much to produce got decision score (4.89 score), respectively.

6.2.5 Working models of SHG Bank Linkage Programme
There was a net addition of 6.73 lakh SHGs during the year. The SHGs having savings linkage to 85.77 lakh as on 31 March, 2017. The savings outstanding of SHGs with banks as on 31 March, 2017 had reached an all-time high of ₹ 16114.22 crore. The growth of SHG was found positive in the year 2016-17.

6.2.6 Role of SHGs in poverty reduction
The result clearly indicated that before joining of the SHG monthly income of the respondents (48.88 per cent) was in the range of ₹ 1000/ to 2000/ per month while after joining of the SHG (50.56 per cent) respondents had ₹ 3000/ to 4000/ per month income.
6.2.7 Income generating activities of SHGs

Among the all SHG members, more than half 73.33 per cent of the SHG members gained good income as well as reputation in their society from handicrafts activity. While, 60.00 per cent of the respondents were stitching the cloths for getting the income.

6.2.8 Association between selected characteristics of women and their attitude toward SHG and its activities

There were fourteen variables under the study, among them the variables viz., education, extension participation and source of information had highly positive significant correlation with attitude. Whereas, size of land holding, annual income, proactive attitude, skill development, market orientation, achievement motivation, innovativeness were found positively significantly correlated with the attitude of SHG members towards SHG and its activities. While age, family type, family size, risk orientation had non significant correlation with the attitude of SHG members towards SHG and its activities.

6.2.9 Constraints faced by the SHG members

The lack of information regarding online purchasing and selling system was the most severe constraint encountered by the majority of the SHG members. Besides, transportation facilities are not adequate was severe constraints experienced by the SHG members. The problems like lack of information about demand of consumers, contradiction in decision taking among the SHG members, family issues and personal problems, lack of cooperation among all women members were less severe problems faced by the SHG members.

6.2.10 Suggestions offered by the respondents to strengthen the activities of SHG

The most important suggestions offered by the respondents to overcome the constraints faced by SHG members during their various activities in SHG were: training programmes should be arranged on online system, there should be any transportation facility like auto, motorcycle, scooty etc. for SHG and marketing facility should be improved.

6.3 IMPLICATIONS OF THE STUDY

[1] The study facilitates in knowing the characteristics of the SHG members which will serve as guidance for the planner and extension agency for
planning and implementing programmes related to women empowerment through Self Help Group.

[2] The finding of this study also indicated majority of the respondents had medium level of knowledge about SHG and its activities. It is therefore recommended that government and Non government agency should provide adequate information about several aspects of SHGs.

[3] It was observed that majority of the SHG members were having medium level of attitude towards SHG and its activities. It is, therefore, suggested that extension agencies/personnel of District Rural Development Agency (DRDA), State Agricultural Department and KVK, SMS may concentrate their efforts in persuading backward women for increasing their involvement in activities of Self Help Groups by providing the adequate training on usefulness of SHGs.

[4] During the study, it was observed that majority of the respondents belongs to middle age groups. The finding of this study revealed that women of the middle age group were stable in the SHG. Hence, high priority is to be given to the old and young age groups and motivate them for training programmes.

[5] Good extension participation and use of sources of information showed their significant influences. It is therefore, recommended that SHG members who are not ready to join SHG should motivated and convinced by DRDA officers, and taluka panchyat staff members to join the SHG. Moreover, it is also suggested that to employ their best efforts for wider publicity.

[6] The personal variable education contributed significantly to the attitude of SHG members towards SHG and its activities. It has inferred that education has brought change in their attitude. It is therefore, recommended that intensive efforts should be made by Government, Non-Government and Co-operative organizations and media to create awareness among women about education. Whereas, some other methods like, training, personal visits, education tour, effective communication through traditional media, mass media and demonstration might be the effective ways of changing women attitude towards Self Help Groups.

[7] The socio-economic variables viz., size of land holding, annual income and extension participation had contributed significantly in changing the attitude of SHG members towards SHG and its activities. It is therefore implies that bank should provide loan, subsidy and assistance for required inputs on time.
Summary and Conclusion

This may help in increasing their involvement in more income generation through SHGs. This may ultimately help for better socio-economic status, overall development and better living standard.

[8] The findings of this study indicated that risk orientation does not contributed significantly to the attitude of respondents towards SHG and its activities. Hence, the extension agency should give prime importance to this point and should make them capable to take high level of risk.

[9] Lack of information about online purchasing and selling system, inadequate transportation facility, difficulty in marketing etc. were the major constraints to overcome these problems, requires possible financial assistance from nationalized and co-operative banks with effective skill oriented training. Training programme should be arranged on online system, there should be any transportation facility like auto, motorcycle, scooty etc. for SHG, marketing facility should be improve, SHG members should take meeting seriously, supervision should be done by the DRDA officers on SHG activities etc.

6.4 SUGGESTIONS FOR FUTURE RESEARCH

In the light of findings of the study, following studies can be undertaken to explore more in the area of Self Help Group.

[1] The present study was conducted in the first of its kind to approach knowledge and attitude of SHG members in relation to entrepreneurial activities in Saurashtra region of Gujarat State. The study was carried out under certain limitations of time and resources available with researcher, covering only Junagadh and Rajkot districts of Saurashtra region of Gujarat state. It is true that finding of single study is not adequate to make any generalization. Therefore, it is necessary to replicate the same study in other area of the region and state.

[2] It is necessary to conduct studies on various aspects, such as efficiency of SHGs, awareness of people towards SHG and how SHG is helpful in overall development of human beings and study on role of government and NGOs in functioning and development of the SHGs may also be carried out. The finding of such studies would enable the various development departments in creating new strategies for all round development of the especially women members.
[3] Case studies of most successful or unsuccessful women entrepreneur are also undertaken.

[4] Some other aspects of the SHG functioning under Saurashtra region other than those considered in this study might be affecting their knowledge, attitude and behavioural change. They should be identified and their correlation should be ascertained.

[5] Such studies should be repeated after some lapse of time.

[6] The area of research could be extended further and significantly large number of the SHG members could be studied to draw valid conclusions.