Summary & Conclusion
CHAPTER VI

SUMMARY AND CONCLUSIONS

Empowerment is planned and its nature and quality of relationship over time can be assessed. Changes in power relations were definite part of the empowerment process. There was a tendency to progress from dependency through independence towards increased interdependence. It is not difficult to measure empowerment; but the difficulty lies in achieving it.

Age is one of the important social and demographic variables. Since SHG movement in the study area is fast catching among all the women, it was expected that young and adolescent women would participate in the SHGs. 38.6 percent were below the age of 35 years, 53.4 percent were between 36 and 53 years. 7.6 percent were above 54 years.

Family is a basic social unit consisting of parents and their children, considered as a group, whether dwelling together or not. The institution family under gone several changes and disintegrated. The traditional joint family system disintegrated due to many factors. Nuclear family system emerged in urban and rural communities. But the traces are still dominating the rural areas. A considerable number (14%) of the people are living in joint families, 86 percent are living in nuclear families.
Marriage is the state of being united to a person of the opposite sex as husband or wife in a consensual and contractual relationship recognized by law. 89 percent of the respondents are married, 3.7 percent unmarried and the 6.2 percent were deserted by their husbands and remaining 4.7 percent were widowed. The unmarried are also evincing keen interest in SHGs and actively participating in the activities of SHGs. In India as long as caste system prevails the endogamous marriages are most preferred by the community. The attempt is made to know about the opinion of the respondents about Inter-caste marriages, 90 percent of the respondents are not encouraging the inter-caste marriages and 10 percent of the respondents have no objection for inter-caste marriages.

Religion is a collection of cultural systems, belief systems, and worldviews that relate humanity to spirituality and, sometimes, to moral values. 91 percent of the samples are Hindus, 9 percent Muslims and Christians constituted 3 percent.

Caste is an elaborate and complex social system that combines some or all elements of endogamy, hereditary transmission of occupation, social class, social identity, hierarchy, exclusion and power. Caste as a closed form of social stratification in which membership is determined by birth and remains fixed for life; castes are also endogamous and offsprings are automatically members of their parent's caste. Casteism and caste conflicts are threats to our democracy. But SHGs bring harmony and co-existence. 27.7 Percent of the respondents are BCs, 29 percent are SCs, and 31 percent are OCs constituted 31.7 percent and 11.6 Percent were STs. Caste is no bar to join in SHG and to attend MGNREGS work.
In traditional India, women were confined to home. But Rural women in Sudra communities engaged in agricultural tasks. 61.4 percent of women are in Agricultural sector, 3.7 percent in petty business and above 3 percent are fruit and vegetable vendors. The remaining 3 percent are working as employees in private rural sector. A large number (27.6%) are settled as housewives.

Income of the family provides good education, food, health to its children and other members. Out of three hundred respondents 37.6 percent of the respondents annual income is Rs. 20,000 to 25,000, 27 percent getting annually Rs. 25,000 – 30,000, 15.6 percent earning Rs. 35,000 to 40,000 per annum, 11 percent of holding Rs 40,000-45,000 per annum and 6.4 percent are earning annually Rs. 45,000-50,000 per year. 2.4 percent are getting an income of Rs 50,000 and above.

The education is the main indicator to measure the empowerment of rural women. Education brings empowerment. 37 percent of the respondents are illiterates. 28 percent are educated up to 7th class, 32 percent are educated between 8 and 10th classes, 3 percent of candidates have studied up to intermediate and above. Unfortunately there are no graduates and post-graduates and professionals.

Type of house shows the status of the family lives in it. Majority i.e 66.5 percent of the respondents have pucca houses, 14.7 percent have rectangular Kuthca houses, and remaining 14 percent are living in semi pucca houses, and 4.7 percent are in the traditional conical Huts. After joining the SHG and MGNREGS
the constructed pucca houses by taking loans from SHG and Government Housing Programmes. 92.3 percent of the respondents have their own houses and 7.7 percent are residing in rented houses, because the houses has been sanctioned by the Govt. are not yet completed and the construction process is in different stages.

49.3 percent of the houses constructed were sanctioned by the Government, 34.2 percent houses constructed by the respondents themselves and 15.1 percent of the house constructed by their ancestors and remaining 1.4 percent of the houses built by the Non-Governmental organizations.

Out of 137 respondents who got houses sanctioned by the Govt., 62 percent of the houses were constructed by the Indiramma housing scheme 24.8 per cent were constructed under the IAY scheme, 9.5 percent were constructed under Gruhini and 3.6 percent were constructed by under RGF.

Saving is income not spent, or deferred consumption. Methods of saving include putting money aside in a bank or pension plan. Saving also includes reducing expenditures, such as recurring costs. Majority (88.4%) are saving money in banks and SHGs, 11.6 percent of the respondents depositing money in post offices and SHGs.

Majority(72.7%) of the respondents stated that they borrowed loans from the Self help groups, 3.6 percent are from banks, 6.0 percent are from pawn brokers, 8 percent are from both banks and SHGs and remaining 9.7 percent are borrowing loans from the pawn brokers and SHGs. Before the advent of SHGs, pawn brokers and local money lenders were exploiting the poor with high interest
rates. But after the advent of SHGs, the poor women have a facility to take loans from SHGs and other micro finance institutions. Even today 9.7 percent have taken loans from pawn-brokers. Success of the SHGs have given an amazing confidence in rural women

Decision making can be regarded as the mental processes (cognitive process) resulting in the selection of a course of action among several alternative scenarios. Every decision making process produces a final choice. The output can be an action or an opinion of choice. The study is made to assess the empowerment of women on decision making. 49.0 per cent of the respondent opinion both wife and husband are taking decision on family savings, 35.7 percent wife is the decision maker on family savings and 15.3 percent reported that husband alone is taking decision on family savings. The study revealed that women are independently taking decisions and often consulted by the husbands. It is a great achievement by the SHGs to march towards progress.

It is a compulsion for every member to save a minimum of Rs 30/= per month in the SHG. The study revealed that 26.7 percent of the total respondents are saving between Rs.30 and Rs.60 per month, 60.7 percent of the respondents are saving Rs. 61 to Rs.90 and 12.6 percent of the respondents are saving more than Rs. 90 per month.

The members in SHGs have to meet to discuss their problems periodically, 51 percent of the respondents have attended meeting monthly once, 21 percent of the respondents have attended weekly, 13 percent are attending meetings fourth
nightly and 15 percent are not attended properly. It shows the interest and discipline among the members.

Among 100 groups the researcher studied, 41 percent are group leaders from forward caste, 29 percent are from backward caste, 19 percent belongs to Scheduled caste and remaining 11 percent are from Scheduled Tribes. It explains the effectiveness of empowerment process where women belong to down-trodden are efficiently leading the groups. Not only the group leaders, but also the members are collectively take decisions.

Out of 300 respondents 94 percent of the members got financial support from the IKP, 6 percent of the respondents didn’t take any financial support. All the members in the SHG are getting financial support with low interest.

After joining the SHG and MGNREGS the women members are getting financial support. Women are spending the money earned to feed the children and aged. So the quality of food is increased. 75 percent believe there is an improvement in the quality food they consume.

Social status, the position or rank of a person or group within the society, can be determined two ways. One can earn their social status by their own achievements, which is known as achieved status. Alternatively, one can be placed in the stratification system by their inherited position, which is called ascribed status. Ascribed statuses can also be defined as those that are fixed for an individual at birth. 77.7 percent of the respondent’s ielt that they have achieved the social status on par with others in the community after joined in IKP.
and 22.3 percent opinion that social status is not increased after joining IKP. Success of the SHGs not only improved the economic status of the women concerned but also their social status.

The study is made to know the awareness of the respondents on Social evils through the discussions in the SHGs. 46.3 percent are aware of the child marriages, 18.3 percent are aware of dowry 28.7 percent are aware of child labour and remaining 16.7 percent are aware of the Domestic violence. The SHGs undertake the responsibilities of delivering non-credit services such as literacy, health and environmental issues.

Government of A.P. launched "DEEPAM SCHEME" for distribution of 10 lakh LP gas connections to women from Below Poverty Line (BPL) Families in Rural areas with the main objectives of: to provide relief to women from drudgery of cooking with firewood, and to improve the health status of the Rural women folk. Unfortunately 66 percent of the respondents donot have the gas connection under the Deepam scheme. And 34 percent of the members have gas connections under the Deepam scheme. The government of the Andhra Pradesh has not given sufficient gas connections. Among 103 beneficiaries, 58.3 percent of the women opinion that there is a problem of fear of fire in using gas for cooking, and 22.3 percent expressed the usage of gas cause ill health and 19.4 percent explained the problem of irregular supply of gas.

Pregnancy and Child birth are important non-periodic rituals for any society; literate or illiterate, simple or complex, ancient or modern. Majority (62.7%) of
the women are delivered at the government hospitals, 25.9 percent are delivered at the private nursing homes and only 11.4 percent women are forced to choose their homes for delivery with the help of the midwife. Because of many programs implemented by the Government of Andhra Pradesh for women like Sukhibhava & Janani Suraksha Yojana. Incentive Schemes should be implemented in a combined manner. Deliveries are attended by doctor, nurse and dai in hospitals are more safe as compared to deliveries attended by relatives in home. Hence there is need to create awareness about the safe deliveries in the hospitals. 76.3 percent are following the allopathic therapy, 21.3 percent the Ayurvedam and 2.4 percent Homeopathy.

Family planning is the planning of when to have children, and the use of birth control and other techniques to implement such plans. Other techniques commonly used include sexuality education, prevention and management of sexually transmitted infections, pre-conception counseling and management, and infertility management. After joining SHGs 77 percent are adopting the family planning methods and remaining are not adopting due to illiteracy, superstitions, want of male children etc.

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is an Indian job guarantee scheme, enacted by legislation. The scheme provides a legal guarantee for one hundred days of employment in every financial year to adult members of any rural household willing to do public work-related unskilled manual work at the statutory minimum wage of ₹120 per day. An attempt is made to know whether the respondents are aware about MGNREGS and
their participation. 90.7 percent are the working under the MGNREGS, 9.3 percent are not aware of MGNREGS. 82.3 percent of the women having knowledge on the MGNREGS rules and regulations and 17.7 percent women donot have knowledge on the MGNRES rules and regulations. It shows still there is need to create awareness about scheme. The study traced out that 90.3 percent know the government provide facilities at the work site. And 9.7 percent are not having the knowledge on government provide facilities at the work site. 3 percent of the respondents opinion that Aaya facility provided work site, 5 percent opinion is provide water supply, 11.7 percent opinion that provide Sun Shed for protection of sun light, 17.3 percent opinion that provides water and first aid box, 16 percent opinion that provides Aaya and sun shed at the work site, 25.6 percent opinion that provides water and first Aid box at work site, 21.4 percent opinion that provides water, Aaya and First Aids box at work site. It shows that there is a gap in implementation the programme at field level. Government should supply and provide these facilities properly.

It is interesting to note that all the respondents expressed that there is no discrimination between male and female and equal wages are given. In agricultural work they are not getting equal wages. Majority of the members are getting equal wages based on measurements.

Social forestry, repairs of canals and tankbunds, cleaning of tanks and remove silt are the priority works taken by the members of MGNREGS.

It traced that still there are some mediators are involved. Majority of the members getting wages on the basis of work done, 93.3 percent of the job card
holders express that payment is given on the basis of measurement of the work, 3.7 percent say that based on fixed rate and 2 percent opinion that based on hours.

Children education and marriage are the two priority sectors to spend their earnings, 20 percent of the respondents utilizing their earned money for children education, 38 percent are spending for children marriage and 17.40 percent are utilizing money for purchasing lands. The rural women save money to educate children.

The wages are distributed through Post office, smart cards and banks. Majority (89.4%) of the members received the amount from the post office, 5.40 percent got through smart card, and 12.6 percent got the wages from the bank. But there are few incidents of paying cash directly by field assistant or technical assistant.

After joining SHGs 95 percent of the members have expressed that their financial status has changed. Only 5 percent are in the opinion that financial status has not changed. Through this income women purchased small jewelry and electronic gadgets.

Majority (98%) of the respondents want MGNREGS to be continued. Hence, Women Empowerment is a dynamic process and all the women development programmes should be continued. Women works from dawn to dusk and her labour and sacrifice is not recognized either by her own family or by community.
Reservations for women in parliament, state assemblies, local bodies and public and private sectors should be made available for the better representation in political and economic frontiers.

Empowerment is possible through women education. If women are educated it is useful for generations together to develop in all aspects.

Women should be given more awareness with regard to law she can come out from the clutches of women harassment and ill treatment in the community.

Further research regarding the implementation of women development programmes will help in generating more knowledge and consolidating the process of women empowerment.