CHAPTER 6

SUMMARY, CONCLUSION AND STRATEGIC INTERVENTIONS

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Empowering women is development of skills and abilities of women to enable them how to manage better, and have a say in or negotiate with the existing development delivery system. The empowerment process begins with and is supported by the economic independence which implies access to and control over productive resources, knowledge and awareness, self image, autonomy and decision making power inside and outside home. On the other hand the process of empowerment of women ends with the active participation and equitable access to resource and control over decision making process by the women so as to distribute the power equitably between men and women in the society. In the present scenario women in general and rural women in particular are relatively disempowered because they have less control over resources and decision making power. In the process of development; focus on rural women is utmost essential firstly on the ground that
women consist of nearly half of the population, and mostly based on rural areas and are excluded from the main stream. Secondly women make one-third of the labour force in the national level, and two-third of rural women are economic strength for their family even though their income is invisible. Thirdly there is a significant gap between rural women’s potential and the actual productivity. Finally women’s earning have positive correlation with their progenies health, nutritional level and education. Therefore increase in women’s income implies a multidimensional contribution to overall growth beside their own.

In this backdrop an attempt is made to find out the source which will provide an adequate amount of income and accommodate the large army of rural women. In poor rural households with inadequate access to land, large numbers of women are seeking for jobs. Agriculture and agricultural based sector provides them only limited opportunities to earn adequate income as the nature of employment is mostly seasonal in character. Quite often agricultural technologies adopted by the commercial farms do not generate new farm employment opportunities. On the other hand, India being a capital scarce country is unable to provide large scale employment opportunities to women in industrial sectors. Many rural women are marginalised into migrant labour as petty traders, street vendors, construction workers, domestic servants and the like.
Since the food security of poor households equally depends on women's earnings, low paying jobs and lack of regular employment for women often mean inadequate food security and poor family nutrition. In the light of overall poverty prevailing in rural sector, and dwindling opportunities for further employment in the Agricultural sector, there is need for emphasis on generating off-farm and regular employment for women and improving their wage incomes. Improving the technical skills of the women through better education and training will also improve their access to better paid jobs. In this back-drop microenterprise in informal sector, which has vast and unexplored potentialities in absorbing large army of rural women and in offering opportunities, covering wide range of activities like food stuffs and beverage processing, producing and trading Agro based goods, Forest based goods, Art and Painting based goods and petty trading etc. for rural women hold great promises for rural woman. The significant and regular flow of income to the hands of microentrepreneurs would enable them in contributing a greater share towards their family's income pool. The contribution of women's income towards the income of the family would determine their power and control over resources and decision making in the family. Based on the concept that economic independence helps in empowerment of rural women the proposed study tries to explore how the
microenterprise i.e. a single managed micro business assisted partially by family members; helps in empowering rural women. The undivided district of Puri representing a coastal and developed district and the undivided district of Phulbani representing a tribal district are taken as case studies.

The broad objective in undertaking the study is to find out how far microenterprises have helped in empowering the rural women in comparison to housewives and women working in other sectors described as nonentrepreneurs in the study. The specific objectives are as follows:

i) To find out the extent of gender equity in the attitude of entrepreneurs, nonentrepreneurs and housewives and estimate extent of inequity actually prevailing among women in different categories.

ii) To find out women microentrepreneurs' involvement in decision making inside the family vis-a-vis nonentrepreneurs and housewives.

iii) To find out the suitability of microenterprises in different areas.

iv) To find out the role of training in empowering the microentrepreneur.

With the above objectives the proposed study was intended to empirically test the validity of the hypotheses which is given afterwards under the caption of 'testing of hypotheses'.
The study was based on multistage random sampling. In the first stage two districts one belonging to the hilly and tribal areas i.e. Phulbani and the other belonging to the coastal area i.e. Puri were selected to represent backward and developed districts of the state. In the second stage four blocks, two blocks nearer to the township and two in the interior were selected to represent the district. In the third stage three grampanchayats from each block were chosen on the basis of availability of women microentrepreneurs. For getting the list of microentrepreneurs, the agencies like National Bank for Agriculture and Rural Development (NABARD), Small Industries and Development Bank of India (SIDBI), Rashtriya Gramin Vikash Nidhi (RGVN) of Bhubaneswar and others were approached to. In the fourth stage two villages from each G.P with concentration of micro women entrepreneurs were selected. Finally three microentrepreneurs from each village were randomly selected. For making a comparison between microentrepreneurs and nonentrepreneurs as well as housewives it was decided to choose the MEs and NEs plus HWs in the ratio 3 : 2. The ratio between nonentrepreneurs and housewives were kept at the ratio 2 : 1. In view of variety of services done by nonentrepreneurs constituting a heterogeneous group and on the other hand housewives belonging to a more homogenous group it decided to keep the number of HWs less compared to nonentrepreneurs. However in some villages it was found that there are no women engaged in nonentrepreneurship. In such cases the number of housewives was raised to maintain the ratio between
microentrepreneurs and nonentrepreneurs as well as housewives at 3 : 2. Thus the total number of samples covered under the study were 240 out of which 144 are microentrepreneurs, 64 are nonentrepreneurs and 32 are housewives. The informations were collected through the three sets of questionnaires.

The field based study elicited detailed information from the 240 women respondents on their socio-economic characteristics comprising religion and caste composition, occupational involvement, individual and household income, marital status age, level of education. Information about gender preference of progenies at birth for education, employment and the reasons for such preference was collected from rural women to study their attitude towards gender equity in the first phase. In the second phase information about inequity in the field of household activities, inequity in consumption pattern, inequity in asset ownership and inequity in women involvement in decision making was collected to show the extent of gender inequity existing among rural women. In the third phase the information was elicited regarding the suitability of the microenterprises on the basis of their capital investment net return etc. Finally, informations regarding the training to microentrepreneurs were elicited to prove the effectiveness of training in empowering women. The informations collected from the field were analysed with the help of suitable statistical tools and the inferences were drawn accordingly.
6.1 Summary of findings

The findings of the study may be broadly divided under three heads: i). attitude of the rural women towards gender equity and the extent of inequity present in the rural sector under the caption of gender inequity ii). suitability of microenterprises in different areas iii). impact of training on empowerment of microentrepreneurs.

In the analysis of attitude of rural women towards gender equity and the presence of inequity within the family and their involvement in decision making a comparison is made between MEs, HWs and NEs to show whether there is a change for better among women with entering into microenterprises.

6.1.1 Gender inequity

6.1.1.1 Attitude of rural women towards gender equity

i) Preference for male child at birth: The analysis of attitude of rural women towards gender inequity in child preference at birth reveals that irrespective of whether the woman is an entrepreneur or working in other sector as an employee or a
housewife, generally she has a preferential attitude for male child. Indifference towards the sex of the child is relatively more prominent among women who are working in other sectors than the MEs and HWs, in both advanced and backward districts. The analysis reveals that there is some inter-district variation and while preference for male child is relatively more prominent in the district of Phulbani, the indifference towards the sex of the child is more prominent among the women of the district of Puri. This is due to the higher level of education, awareness and urbanisation in the district of Puri. Considering education as the entry point of women's empowerment, the analysis suggests that there exist an inverse relationship between the male child preference and the level of education, and with increase in level of education the male child preference among women decreases continuously. Further the decline in preference is observed to be steeper among MEs compared to other two categories, which suggests that education has created greater awareness and is more effective among women entering into entrepreneurship.

ii) Preferential treatment in children's education: As regards women's attitude towards children's education, the study reveals that there is a general preference for education of male child among all types of women, but this preference is more prominent among housewives and least prominent among
microentrepreneurs. Equal attitude towards education of male child as well as female child is more prominent among MEs compared to HWs and NEs. The analysis thus suggests that there is a positive change in attitude of women with entering into microentrepreneurship and they became conscious about the need for children’s education irrespective of their sex.

iii) Preferential treatment in children’s employment: The study reveals that irrespective of whether the women are engaged in economic activities outside the home or not, when the question of job for their children arises they generally prefer their male children for it in most of the cases. Nevertheless a change can be said to be have taken place with women entering into economic activities in as much as increasing number of women in the category of NE and ME have started to think job equally necessary for both son and daughter.

iv) Reasons for male child preference: The most important factor responsible for preferential treatment to male child has been considering him as the asset and financial support to the family. Though some women in each category prefer male child on the ground that they will provide proper lineage to the family, economic factor by far plays a more important role than social factor in determining their male preference.
6.1.1.2 Extent of gender inequity

i) Inequity in workload: The rural women who are working outside the family for money and inside the family as unpaid worker and thus performing a dual role are overburdened and they don't get much relief from household work in view of their earning in money terms. The male workers who are generally regarded as the principal breadwinner of the family, on the other hand, devote less time to household work and as such gender gap in working hours is more prominent among working women. Thus even if participation in economic activities can be considered to have empowered the rural women, this is achieved at a high cost of overexhaustion and loss of leisure for them.

ii) Inequity in consumption pattern of the family: Analysis of the consumption pattern of the family in the study reveals that gender discrimination in consumption exists among all the categories of women. The extent of gender inequity judged by the meal taking order of the family is more prominent among HWs compared to MEs and NEs. The MEs exercise more freedom in taking their meals as per convenience compared to other two groups of samples and therefore can be considered to be more empowered. In the advanced district of Puri this empowerment among the MEs is more prominent than in the backward district of Phulbani.
iii) **Inequity in asset ownership**: The assets of the household better judge the standard of living of a family and analysis of ownership of assets in the family reveals that there is great deal of gender inequity present among all categories of families covered under the study. Even though it is little more prominent among HWs, the position has not much changed with the women entering into the economic activities. The position of NEs has been little better compared to MEs in this respect. Further this inequity in asset ownership is mostly not because of possession of moveable assets but because of immovable assets among all categories of respondents. Therefore gender inequity in ownership of assets can not be said to have significantly reduced with women entering into microenterprises.

iv) **Inequity in women involvement in household decisions**: The analysis with regard to the involvement of women in the decision making process of the household reveals that women, irrespective of their position, play relatively more important role in taking decision in unimportant matters of the family like purchase of cloth or consumer durables than in important matters like children's education or purchase of immovable assets. Assigning different weightage to decision in different matters on the basis of their importance in the family, the complete index for women in different categories has been calculated and among different categories of women
the analysis reveals that MEs are more involved in taking household decisions compared to NEs and HWs, and therefore can be considered as relatively empowered. The HWs are the worst sufferers in this context in both the districts. Further, MEs in backward district of Phulbani are seemingly more empowered than their counterparts in the developed district of Puri, judged in terms of their involvement in decision making process.

The analysis of the impact of education on decision making power of women in different household matters reveals that there exists a direct relationship between the level of education and females' involvement in household decision making process among all the categories of women. With improvement in level of education women's involvement in decision making process increases. Further it is observed that HWs are least involved in household decision making process compared to MEs and NEs, in all the levels of education.

6.1.2 Suitability of microenterprise

Suitability of microenterprise has been calculated on the basis of rate of net return, availability of raw material in the locality, destination of the product and
success in overcoming the marketing problems. The composite scores of different microenterprises operating in different areas suggest that the same type of microenterprise is not suitable for different places and it varies from district to district, block to block and even from G.P. to G.P.

The composite score of different microenterprises in the category of Agro and Livestock based enterprise suggest that their performance is better in Phulbani district than the developed district of Puri. Similarly, the performance of Forest based microenterprises can be considered to be better in Phulbani district on the basis of their composite score. Art and Painting based microenterprises on the other hand are more concentrated in Puri district and their composite scores are comparatively higher in this district. Therefore Art and Painting based microenterprises are found to be more suitable in Puri district while other two categories of microenterprises, namely Agro and Livestock based and Forest based are found more suitable for Phulbani district.

Within the district the performance of the microenterprises differ from block to block and both in respect of Agro and Livestock based microenterprise as well as Forest based microenterprise in Phulbani district on the basis of average composite score. G. Udayagiri block is found to be more suitable vis-à-vis other sample blocks.
of the district. Similarly the performance of Art and Painting based microenterprise is found to be better in Puri block on the basis of average composite score compared to Satyabadi block of Puri district where such microenterprises are concentrated.

Again within the block the performance of microenterprises varies from G.P to G.P. The composite score of Agro and Livestock based microenterprise is found to be maximum in Bamanda G.P of Harbhanga block even though G. Udayagiri block is considered more suitable for such enterprise on the basis of average score. In case of Forest based microenterprise the Talarimaha G.P can be considered more suitable than the other two samples G.Ps of G. Udayagiri block on the basis of their composite scores. In case of Puri block which is considered more suitable for Art and Painting based microenterprise, the composite score fluctuates from 91.6 in Chalisibatia G.P to 116 in Malatipatapur G.P and thus Malatipatapur G.P is considered more suitable for such microenterprise.

6.1.3 Role of training on microentrepreneurs

Making a comparison of net return of microentrepreneurs who are trained and those who are not trained assesses the role of training on empowerment of
microentrepreneurs. A third category of microentrepreneurs who are not formally trained but have inherited the skill is also taken into consideration in making the comparison. The analysis reveals that though the trained MEs fare better in Phulbani district comparison to traditionally skilled MEs, the net return in case of traditionally skilled microentrepreneurs is better than that of trained MEs in Puri district. In both the districts however trained MEs are able to earn more than untrained MEs and as such training can be considered to have helped in empowerment of MEs by bringing them greater economic independence.

6.1.4 Testing of Hypotheses

The study was undertaken with certain hypotheses in mind. The findings of the study support the hypotheses in majority of the cases but negate in a few cases. The hypotheses and the results are given below.

i) That Preference for male child at birth prevails among all categories of women but it is less prominent with microentrepreneurs. The findings in this respect recorded at page number 94 and 95 reveal that the hypothesis framed is partially correct in as much as even though the preference for male child
among the microentrepreneurs is less vis-à-vis housewives and it is not less vis-à-vis nonentrepreneurs.

ii) That preference for male child at birth among all categories of women decreases with increase in level of education and it decreases most with microentrepreneurs. The findings in this respect recorded at page number 97 and 98 support the framed hypothesis that preferential attitude towards male child at birth decreases with increase in level of education and it decreases most with the microentrepreneurs.

iii) That preferential attitude towards male child’s education and employment is prevalent among all categories of women and it is less prominent with microentrepreneurs. The findings in this respect recorded at page number 101, 102 and 103 reveal that preferential attitude towards the male child education prevails among all categories of women and it is least prominent with microentrepreneurs. But in case of their employment it is least prominent with. Thus the hypothesis framed is found to be partially correct.

iv) That the most important reason for preferential attitudes towards male child in the family is because of considering the son as the assets for the family. The findings in this respect recorded at page number 105 support the framed
hypothesis that the important factor for preferential treatment of male child has been considering him as the asset and support for the family.

v) That workload of the women in the rural area is more than that of their male counterparts and it is more so with working women. The findings in this respect recorded at page number 109 support the framed hypothesis.

vi) That there is discrimination against women within the family in respect of meal taking order, but it is less in the families of microentrepreneurs. The findings in this respect recorded at page number 112 support the hypothesis that extent of gender inequity judged by the meal taking order of the family is more prominent among HWs compared to MEs and NEs and the MEs exercise more freedom in taking their meals vis-à-vis NEs and HWs.

vii) That inequity in asset ownership is prevalent among all categories of women but less with microentrepreneurs. The findings in this respect recorded at page number 115 partially support the hypothesis because even though gender inequity in asset ownership is prevalent among all categories of women and it is not least among MEs but rather with NEs.

viii) That, microentrepreneurs play a more decisive role in the family vis-a-vis nonentrepreneurs and housewives. The findings in this respect recorded at
page number 118 support the hypothesis that MEs are more empowered in taking household decisions in the family compared to NEs and HWs and HWs are the most sufferers in this respect.

ix) That women involvement in the decision making in the family increases with increase in level of education and it is more prominent with the microentrepreneurs. The findings in this respect recorded at page number 120 reveal that the composite score of all categories of women increases with increase in level of education. The rate of increase however is maximum with NEs. Therefore the hypothesis may be considered to be partially correct.

x) That, the appropriateness of the type of enterprise to be undertaken varies over space according to source of raw material, destination of the product, marketing problems and percentage of net return. The findings in this respect recorded at page number 149 support the framed hypothesis that suitability of microenterprises differs from district to district, block to block and even from G.P to G.P.

xi) That, entrepreneurs with training are economically more empowered than their counterparts without training. The findings in this respect recorded at page number 151 and 152 reveal that training helps in economically empowering
rural MEs than their counterparts without training. In some cases however traditionally skilled MEs who have not undergone any formal training are found to be economically empowered. The hypothesis therefore can be considered to be partially correct

6.2 Conclusions

The conclusions that emerge from the findings of the analysis are:

i) An attitude of gender inequity, i.e. preference for male child so far as birth, education and employment of children are concerned, there is present among the rural women themselves. This preferential attitude for male child seems to decline with women entering into microenterprises. Thus encouraging women to entrepreneurship could bring a change in attitude among rural women; encouraging them to equality of treatment.

ii) Preferential attitude towards male child decreases with increase in education of women as such and more so with women microentrepreneurs. Thus spread of education among rural women could bring a change in their attitude of gender inequity which is conducive to their empowerment.
iii) The inequity in asset ownership among rural women is less prominent among microentrepreneurs and as such microentrepreneurship can be said to have helped in empowering rural women by increasing their access to ownership of assets.

iv) Awareness and sense of self respect increases with women entering into microentrepreneurship and they are able to enjoy greater equality with male members of the family as evident for consumption habit of rural women in this category.

v) The status of women improves with entering into microenterprises as they participate in decision making process of the family to a greater extent.

vi) The extent of inequity in work load is however more prominent among working women than housewives in the rural sector and as such empowerment of rural women through entering into microenterprises can be said to cost them in term of disproportionate increase in work load.

vii) A composite index formula applied to different types of microenterprises operating in the study area reveals that suitability of microenterprises in rural sector differs not only from district to district but also from block to block and even from G.P to G.P within the districts. As same type of microenterprise are not suitable for different areas, depending on the availability of raw materials, and market for the
product as well as the rate of return, the rural women have to be encouraged to start
different type of microenterprises in different areas.

viii) Training is an essential requirement for increasing the efficiency of
microentrepreneurs and their income, which will bring them greater economic
independence. Entering into entrepreneurship without receiving any training may not
be of much help in the empowerment of rural women in as much as it does not
provide them with sufficient income to maintain economic independence. Training is
not that essential for empowerment of rural women who have the traditional skill.

It may be concluded that selecting the right type of microenterprise and
impacting necessary training to the rural women to start such enterprises will bring a
change in attitude of women in rural sector, make them aware and reduce the extent
of gender inequity prevalent in the rural sector and finally enable the women to
emerge as empowered both economically and socially.

6.3 Strategic Interventions

Based on the findings of the study the following strategic interventions may
be suggested for empowerment of rural women.
i) A change in attitude among the women themselves is essential for asserting their rights and position in the family and spread of education contributes significantly towards this end. Concrete efforts to improve the level of education among rural women are therefore the fast and foremost necessity.

ii) Cheap credit facilities and information about different type of microenterprises that are suitable for the area are to be provided to rural women so that they are encouraged to enter into microentrepreneurship.

iii) Proper training for running the enterprises, maintaining accounts, exploring market are to be provided to women in the rural set up itself so that without disrupting the family life they get opportunity to start microenterprises in their respective localities.

iv) In imparting training the aptitude of women should be taken into consideration and appropriate training must be provided to them. Further it should be ensured that the women actually start enterprises for which they have been trained and do not switch over to other areas.

v) Above all the change in mind set among the male members in rural areas is essential for recognising the contribution of women to the household, improving their status and finally promoting to their empowerment.