CHAPTER VII

SUMMARY AND CONCLUSION

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SUMMARY AND CONCLUSION

7.1 Introduction

Today, gender mainstreaming and women empowerment are major concerns all around the globe. As has been discussed in this study, efforts have been made in various parts of the world to empower women and bring them into the mainstream. In India, agencies sponsored by the Central and State Governments and non-governmental organizations have rendered yeoman service in this regard.

This study has attempted to compare the performance of GOs and NGOs in Central Kerala in empowering rural women through micro financing and to find out the factors leading to their empowerment. The main objectives of the study have been to study the socio-economic conditions of the respondents before and after governmental or non-governmental interventions, their mode of participation in the organizations; to make a comparative analysis of the performance of GOs and NGOs in rural women empowerment in terms of economic, social, psychological, and political impacts; to identify the major factors determining rural women empowerment; and to quantify the magnitude of the major variables influencing rural women empowerment.
From the theoretical literature and the policy approaches, the researcher has derived the conceptual framework and themes of empowerment. Based on these, several facets of empowerment - economic, social, psychological and political – have been identified. An exhaustive interview schedule has been used to collect information from the beneficiaries. The data collected through the primary survey have been analysed to arrive at the efficacy of the various programmes, to compare the performances of governmental and non-governmental organizations, and to suggest measures to rectify lapses with regard to more effective implementation of the programmes. Statistical tools like Chi-square Test, ‘t’ Test, One-way Analysis of Variance (ANOVA), Factor Analysis, and Regression Analysis have been used.

7.2 Major Findings

The major findings of the study are summarized in the following sections.

7.2.1 Demographic distribution and socio-economic conditions of the respondents

The largest number of beneficiaries belong to the age group of 40-50 years; the second largest group comes in the 30 – 40 category; the third in 50 - 60; the fourth is in the age group of less than 30 years; and the last group is above 60 years of age. The average family size of the beneficiaries ranges between 3.97 and 4.40. There is a fairly
good representation of Hindus and Christians in all the organizations while Muslim representation is quite low. The representation of SC/ST/OBCs is minimal in the GOs. In the case of NGOs, the representation of SCs is marginal whereas that of the STs and OBCs is nil.

The respondents have been grouped into five categories based on their educational qualifications. It is found that a sizable number has education below SSLC. Self-employed women form the largest number of beneficiaries. Compared to the GOs, the NGOs have more of them. Most of the women belong to the low-income categories. 59.2% of the beneficiaries have annual income less than Rs 50,000. The GOs have more of the low-income groups. Members of NGOs have the highest per capita income, closely followed by those of both GOs and NGOs.

Most of the beneficiaries have their own houses, but the number of those having pucca houses is very low. Compared to the members of NGOs, the number of those of GOs having pucca houses and electrical connection is significantly low. Most of the women have only minimal amenities at home.

7.2.2 Membership and participation

A sizable number of respondents have dual membership, ie. they are members of both GOs and NGOs. They have done so to get financial assistance from both of them. The women have joined the
groups mainly for getting loans for individual and family welfare. Panchayat officials and animators of NGOs often take the initiative to introduce these women into the groups. Most of the beneficiaries are regular and punctual in the group meetings and are actively engaged in their group activities.

7.2.3 Impact of the programmes of GOs and NGOs on rural women empowerment.

The impact of the programmes of GOs and NGOs has been analysed on the basis of economic, social, psychological, and political empowerment.

7.2.3.1 Impact on economic empowerment

Economic empowerment has been measured in terms of employment, investment in income generating activities, income, savings, assets, liabilities, consumer durables, insurance, and expenditure on food and non-food items. 58.7% of the respondents have income generating activities and 41.3% are mere beneficiaries. NGOs have the largest number of the respondents who have IGAs.

Since the women are engaged in both individual and group ventures, investment is also done both individually and on group basis. The amount of investment ranges from below Rs.2500 to above Rs.50,000. The investment is low for the majority in the GOs, while more of those in the NGOs invest higher amounts.

Majority of the respondents have availed loans from their own
Kudumbasree units and SHGs as the rate of interest is comparatively low. Repayment is usually on weekly or monthly basis. Repayment is more or less prompt as further allotment of loan depends on this. Apart from investing in IGAs, most of the women spend a portion of loan for household purposes also. Half of those who have IGAs earn only less than Rs 500 per month. Members of NGOs outnumber those of GOs in the higher income categories. There is significant difference in the gross annual family income before and after joining the organizations. The respondents generally feel that income generation is essential for their empowerment. The number of livestock, household articles, and consumer durables has gone up. The increase is more in the case of members of NGOs. The women have been able to make small savings either from their own income or from that of any other member of the family. It is seen that there is no impact on asset holding. Nobody has purchased any land after joining the SHG units or starting the IGAs. There is considerable decrease in the mean liability as the number of those having liability has gone up. A few of the respondents have gone for insurance policies. There is considerable change in the standard of living of the rural women belonging to both IGA and Non-IGA categories.
7.2.3.2 Impact on social empowerment

Social empowerment has been measured on the basis of the improvement in the education of children, better healthcare, changing role of the women in their houses, and improvement of status in the society. The study reveals that the women have been able to provide better educational facilities to their children and better medical facilities to their families. Majority of the respondents perceive change in their role in the families and in the society. Economic development and freedom have significantly contributed to change in their lifestyle. As far as the women who have IGAs are concerned, there is significant decrease in the time used for various household activities including leisure as most of the time is spent for IGAs. Social mobility of the beneficiaries has not increased with the starting of the IGAs. The case is the same for both GOs and NGOs. The women are more restricted as they have to attend to their IGAs as well as household chores. However, the number of women going out alone has tremendously increased.

7.2.3.3 Impact on psychological empowerment.

On the psychological level, there is great change. This has been measured in terms of the change in decision-making roles of the women in their own houses, their extra-domestic interventions, communication skills, and inter-personal relationship skills. There is tremendous improvement as far as the personal status of the
women is concerned. There has been considerable positive change in their decision-making roles in the family and extra-domestic interventions. They are more capable of negotiating and resolving conflicts. Their communication skills as well as inter-personal relationship skills have gone up.

7.2.3.4 Impact on political empowerment

Political empowerment has been measured in terms of increase in membership and leadership roles in political and social organizations. The study shows that participation in the programmes of the organizations does not have much bearing on their political involvement. There is slight increase as far as membership or leadership roles are concerned. The women, however, have begun to participate more actively in the Grama Sabha meetings.

Through factor analysis, the overall impact of the programmes has been assessed in terms of the major benefits which have been identified as financial gain, social status, personality development, and leadership qualities.

7.2.4. Factors determining empowerment

The empowerment index calculated based on the different variables identified in the context of the study shows that the NGOs are performing better than the GOs with regard to the empowerment of rural women. Based on the empowerment index, size of the family,
annual family income, and duration of participation in the organizations have been identified, through Regression Analysis, as the major factors contributing towards rural women empowerment.

7.3 Suggestions

Based on the findings of the study, the researcher would like to put forward the following suggestions:

1. Dual membership should be restricted, as the beneficiaries cannot fix their loyalty to either organisation, which is necessary for effective participation.

2. The women should be encouraged to utilise a major portion of the loans for IGAs. Loan utilization other than for IGAs will solve their present problems only; they will remain in the same old debt trap. Only IGAs can solve their present as well as future financial problems.

3. Though combined decisions with regard to loan utilization have increased, still in many families, loan utilization is entirely decided by the husbands. Mere disbursement of loans in the name of women alone does not contribute to their empowerment. Who uses the loan and controls the IGAs are the factors which need to be probed into.

4. At present, as majority of the beneficiaries are engaged in petty businesses, their earning is very low. The income so accrued is not enough to meet even their day-to-day needs. The women should be
encouraged to venture into more diversified and remunerative activities which would raise their earnings, and thus their savings too.

5. At present training programmes are arranged at far away places; the women find it difficult to participate in them as they cannot leave aside their household chores. Training for IGAs should be provided within the panchayat, so that every one can participate in it.

6. Many of the women have problems with regard to marketing their products. At present, majority of them resort to door-to-door selling. Consumers usually prefer branded products. The respective groups should take up the responsibility of marketing the products. There should also be quality improvement of the products.

7. There should be coordination between the programmes of governmental and non-governmental organizations. At the same time, it is found that more support from the NGOs is essential for the success of governmental programmes. Sometimes it is not possible for the government to reach all the people; here the NGOs can play their role.

8. Mere implementation of the programme cannot lead to its success. There should be proper monitoring and evaluation. The organisations should see that their programmes effectively reach the needy; they should assess, from time to time, the impact of the
programmes, find out lacunae if any, and adopt corrective measures.

7.4 Scope for Further Research

The present study has been limited to rural women in Central Kerala. This could be extended to urban women and the whole state as well. Further, when the study was undertaken, Kudumbasree Mission had completed only six years of its implementation. The desired goals might not be achieved in such a short period. Therefore, there is scope for a further study after a considerable period. Again, the present study includes only the beneficiaries of the selected GOs and NGOs and non-participants are excluded. So there is a scope for a comparative study between the participants and non-participants of these developmental programmes.

7.5 Conclusion

Membership in GOs/NGOs and engaging in IGAs have had some impact on rural women, in terms of their economic, social, cultural, and psychological empowerment. However, at present, they are only in the initial stages of empowerment. They are struggling for economic independence. They have to move on to economic sufficiency, stability, and sustained growth. There has been considerable improvement in the role and status of the women in their families. There has also been positive change in their personal
and social relationships. However, in terms of political empowerment, they have not moved forward.

The programmes of all the organizations, particularly those of the Kudumbasree Mission, are well implemented. However, they have not yet attained the desired goals. Proper monitoring, evaluation, assessment, and corrective measures are required for the effectiveness of the programmes. Most of the women join the organisations merely for temporary financial benefits. This tendency reduces the role of the organisations to mere spoon-feeding. The organisations should encourage their members to channelise the money towards income generating activities which will put them in good stead in future.