CHAPTER V

FINDINGS, CONCLUSIONS AND SUGGESTIONS

5.1 MAJOR FINDINGS

5.1.1 Profile of the respondents

Hindus formed a majority with 76 per cent. Scheduled Caste population forms a majority with 71 per cent. The younger generation in the age group of 26-35 years forms the single largest group with 41 per cent. Forty four per cent of the respondents have literacy upto primary level. Non-working women formed a majority with 91 per cent. Seventy nine per cent of the respondents had only one breadwinner of the family. Thirty seven per cent of the respondents were earning below Rs.1,500 per month. Fifty five per cent of the respondents' total family income per month was less than Rs.1,500. Seventy six per cent of the respondents were saving prior to joining the Self Help Groups. Sixty two per cent of the respondents were saving an amount of less than Rs.50 per month. Twenty four per cent of the respondents had availed loans from money lenders prior to joining Self Help Groups for improving their business. Forty per cent of the respondents had availed loans between Rs.10,001-20,000. Fifty nine per cent of the respondents had borrowed from money lenders had paid an interest rate of more than 24% per annum.
5.1.2 Awareness on CDD WATSAN programme

i. Ninety eight per cent of the respondents had high level of awareness related to health facilities provided, 93 per cent on awareness about the programme components, 90 per cent on the formation of Self Help Groups and 87 per cent on the diarrhoea control and management.

Awareness was comparatively low on the dimensions of child care (78 per cent), environmental sanitation (70 per cent) and overall awareness on the CDD WATSAN programme was 53 per cent only.

ii. There is no significant difference between the various dimensions of awareness on CDD WATSAN programme in relation to religion of the respondents. Muslims scored highest mean with regard to awareness on diarrhoea control and management.

iii. There is no significant difference among the various dimensions of awareness on Diarrhoea control and Management, about the programme activities, facilities provided in relation to caste structure of the respondents. Backward Class scored a highest mean on awareness on diarrhoea control and management.

However, there exists a significant difference on the dimensions of awareness on child care, knowledge on the formation of SHGs and facilities for environmental sanitation in relation to caste of the respondents. Further Backward Class scored highest mean on awareness on the facilities for environmental sanitation.

iv. There is no significant difference among the various dimensions of awareness on CDD WATSAN programme in relation to areas in which
respondents live. However, there is a variation in the mean score among areas with VOC Nagar being the lowest.

v. There is no significant difference among the various dimensions of awareness on CDD WATSAN programme in relation to age group of the respondents. The predominant age group of respondents were in the age group of 36-45.

vi. There is no significant difference among dimension of awareness on CDD WATSAN programme in relation to the educational levels of the respondents. However, there is significant difference among dimension of awareness on facilities provided for environmental sanitation in relation to educational levels of the respondents.

vii. There is no significant difference in the dimension of awareness on diarrhoea control and management and facilities provided for environmental sanitation in relation to occupational status of the respondents.

However, there exists significant difference in the dimension of awareness on child care, programme components, facilities provided for basic amenities and formation of SHGs in relation to occupational status of the respondents.

viii. There is no association among the various dimensions of awareness on CDD WATSAN programme in relation to earning members and monthly income of the respondents.

ix. There is no significant difference among the various dimensions of awareness on CDD WATSAN programme in relation to saving habits of the
respondents with awareness on facilities provided for environmental sanitation scoring highest mean value.

x. There is no significant difference among the various dimensions of awareness creation viz. diarrhoea control and management, child care, health facilities and formation of self help groups in relation to loan facilities availed by the respondents. However, there exists significant difference in the dimension of awareness on facilities provided for environmental sanitation in relation to loan facility availed.

5.1.3 Decision-Making

i. Forty five to ninety per cent of the decisions related to children, physical, economic and socio-cultural aspects were taken by the respondents, followed by 4-31 per cent by husbands alone and 4-36 per cent both by husband and wife.

ii. Majority of the respondents perceived high level of decision-making in the dimensions of child related and physical aspects. However, it was found that 50 per cent of the respondents perceived low levels of decision-making related to economic and socio-cultural aspects.

iii. There is no significant association among the various dimensions of decisions taken by the respondents in relation to comparative variables like age, earning members, monthly, family income, saving habits, saving amount and loan availed by the respondents.

iv. There is no significant association among the various dimensions of decisions taken by the respondents in relation to comparative variables like religion, caste and education of the respondents.
v. There is significant difference among dimensions of decisions related to aspects of children, physical and economic aspects in relation to occupational status of the respondents. By order of ranking, working women scored highest mean of 32.40 for decisions taken with regard to economic aspects. However, there is no significant difference in the dimension of decisions taken on socio-cultural aspects with mean score of 21.00.

vi. There is no significant difference in the decisions taken with regard to education of children, limiting family size, taking a debt, handling day to day expenditure and personal expenditure of the husband in relation to educational status of the respondents.

There is significant difference in the dimensions of decisions regarding purchase of a plot of land, involving women in community work in relation to educational status of the respondents. Similarly, the respondents with primary education took decisions on the related dimensions.

vii. There is significant association in the dimensions of decisions taken by women in relation to purchase of a plot, handling day to day expenditure and personal expenditure of husband in relation to family income of the respondents. However there is no significant association in the dimensions of decisions taken by women in relation to education of children, limiting family size, taking a debt and involving women in community work in relation to family income of the respondents.

viii. There is significant difference the dimensions of decisions on aspects related to children, physical and socio-cultural aspects in relation to savings habits of the respondents. However, there is no significant difference in the
dimension of decision, on economic aspects in relation to saving habits of the respondents.

5.1.4 Self empowerment

i. 66 per cent of the respondents had high mean score on improvement in self-development, 65 per cent on improvement in socio-economic conditions, health and environmental sanitation facilities, 53 per cent on improvement in overall self empowerment and only 52 per cent on self reliance.

ii. There is no significant difference among various dimensions of self employment viz., health and environmental sanitation, self-development, self-reliance and socio-economic status in relation to religion of the respondents.

iii. There is no significant difference among dimensions of health and environmental sanitation, self-development, self-reliance and socio-economic status in relation to caste of the respondents.

iv. There is no significant difference among the various dimensions of self-empowerment in relation to the areas in which the respondents live. However, there was a variation in the self-empowerment among areas, with mean value for Thiruvika Nagar, being the lowest with regard to dimension on improvement in health and environmental facilities and in socio-economic status.

v. There is no significant difference among the various dimensions of self-empowerment in relation to the age group of the respondents.

vi. There is no significant difference in the dimensions of improvement in health and environmental sanitation, self-development and self-reliance in
educational qualification of the respondents. However, there exists significant difference in the dimension of improvement of socio-economic status among illiterates.

vii. There is no significant difference in the dimension of improvement in self-development and self-reliance in relation to the occupational status of the respondents. However, there is significant difference in the dimension of improvement in health and environmental sanitation facilities and improvement in socio-economic status. Working women scored a highest mean for the dimension of improvement in socio-economic status.

viii. There is no significant relationship among the various dimensions of self-empowerment in relation to earning members, monthly and family income of the respondents.

ix. There is no significant difference among the various dimensions of self-empowerment in relation to the saving habits of the respondents.

x. There is no significant difference in the dimension of self-development in relation to loan availed. However, there is significant difference in the dimension of improvement in socio-economic status and health and environmental sanitation in relation to loan received.

5.1.5 Group empowerment

i. 96 per cent of the respondents had high mean score on group integrity, followed by group coherence with 74 per cent, group solidarity with 60 per cent and group savings with 58 per cent.
ii. There is no significant difference among various dimensions of group empowerment in relation to the religion of the respondents. Further, it was revealed that the Hindus scored the highest mean on group savings.

iii. There is no significant difference among the various dimensions of group empowerment in relation to the caste structure of the respondents.

iv. There is no significant difference among various dimensions of group empowerment in relation to the areas in which the respondents live.

v. There is significant difference in the dimension of group solidarity, group coherence and group savings in relation to the age group of the respondents. However, there is no significant difference in the dimension of group integrity in relation to the age group of the respondents.

vi. There is significant difference in the dimension of group solidarity and group coherence in relation to the educational qualification of the respondents. However, there is no significant difference in the dimension of group savings and group integrity in relation to the educational qualification of the respondents.

vii. There is significant difference in the dimension of group savings among working women in relation to the occupational status of the respondents. However, there is no significant difference in the dimension of group solidarity, group coherence and group integrity in relation to the occupational status of the respondents.

viii. There is no significant relationship among the various dimensions of group empowerment in relation to the total number of earning members, monthly and family income of the respondents.
ix. There is no significant difference among the various dimensions of group empowerment in relation to saving habits of the respondents.

x. There is no significant difference among the various dimensions of group empowerment in relation to loan availed by the respondents.

5.1.6 Overall empowerment

i. More than 50 per cent of the respondents stated that they had high level of overall empowerment on the various dimensions.

ii. There is no significant difference among the various dimensions of overall empowerment in relation to the religion of the respondents.

iii. There is significant difference among the dimensions of educational, economic, environmental empowerment and decision-making in relation to the caste structure of the respondents.

iv. There is no significant difference among the various dimensions of overall empowerment in relation to four areas i.e, VOC Nagar, Dr.Ambedkar Nagar, Sastri Nagar and Thiruvika Nagar in which the respondents live.

v. There is no significant difference among the dimension of overall empowerment in relation to age group of the respondents. The respondents in the age group of 36-45 years scored highest mean value for educational empowerment.

vi. There is no significant difference among various dimensions of overall empowerment in relation to educational status of the respondents. The respondents with educational qualification upto middle school level scored highest mean value.
vii. There is no significant difference among various dimensions of overall empowerment in relation to occupational status of the respondents. Working women scored highest mean value in the dimension of educational empowerment.

viii. There is no significant relationship among the various dimensions of overall empowerment in relation to total earning members, monthly and family income of the respondents. Relationship between dimension of decision-making and total earning members was the highest.

ix. There is no significant difference among the various dimensions of overall empowerment in relation to saving habits of the respondents prior to joining self help groups formed under CDD WATSAN programme.

x. There is significant difference among the various dimensions of overall empowerment in relation to the loan received.

5.2 FINDINGS RELATED TO HYPOTHESIS

HYPOTHESIS: 1

"There is no significant difference among various dimensions of awareness on CDD WATSAN programme in relation to areas in which the respondents live".

To test the above Hypothesis, One Way Analysis of Variance (F) test was applied and it is inferred that there is no significant difference among various dimensions of awareness on CDD WATSAN programme in relation to areas in which the respondents live. Hence, the Null Hypothesis is accepted.
HYPOTHESIS: 2

"There is no significant difference among various dimensions of awareness on CDD WATSAN programme in relation to educational qualification of the respondents".

To test the above Hypothesis, One Way Analysis of Variance (F) test was applied and it is inferred that there is no significant difference among dimensions of awareness on diarrhoea control and management, child care, programme components, facilities provided and number of SHGs formed except awareness on facilities provided for environmental sanitation in relation to the educational levels of the respondents. Hence, the Null Hypothesis is accepted for awareness on diarrhoea control and management, child care, programme components, facilities provided and number of SHGs formed and it is rejected for awareness on facilities provided for environmental sanitation.

HYPOTHESIS: 3

"There is no significant difference among various dimensions of decision-making in relation to socio-economic status of the respondents".

Karl Pearson Co-efficient of Correlation test was applied and it is inferred that there is no significant association among the various dimensions of decisions taken by the respondents in relation to comparative variables like age, earning members, monthly and family income, saving habits, saving amount and loan availed by the respondents. Hence, the Null Hypothesis is accepted.
HYPOTHESIS: 4

"There is no significant difference in the dimensions of decision-making in relation to occupational status of the respondents".

To test the above Hypothesis, 'Z' test was applied and it is inferred that there is significant difference among the various dimensions of decisions related to aspects of children, physical and economic aspects in relation to occupational status of the respondents. However, there is no significant difference in the dimension of decisions on socio-cultural aspects. Hence the Null Hypothesis is rejected for decisions related to children, physical and economic aspects and accepted for socio-cultural aspects.

HYPOTHESIS: 5

"There is no significant difference in the various dimensions of self empowerment in relation to caste structure of the respondents".

To test the above Hypothesis, One Way Analysis of Variance (F) test was applied and it is inferred that there is no significant difference among various dimension of self empowerment in relation to caste structure of the respondents. Hence, Null Hypothesis is accepted.

HYPOTHESIS: 6

"There is no significant difference among the various dimensions of self empowerment in relation to loan received by the respondents".

To test the above Hypothesis, 'Z' test was applied and it is inferred that there is significant difference in the dimension of improvement in socio
economic status and improvement in health and environmental sanitation and there is no significant difference in the dimension of self-development and self reliance in relation to the loan availed by the respondents. Hence, the Null Hypothesis on improvement in health and environmental sanitation and socio-economic status is rejected and self-development and self reliance is accepted.

**HYPOTHESIS: 7**

"There is no significant difference among the various dimensions of group empowerment in relation to religion of the respondents".

To test the above Hypothesis, One Way analysis of Variance (F) test was applied and it is inferred that there is no significant difference among the various dimensions of group empowerment in relation to religion of the respondents. Hence, the Null Hypothesis is accepted.

**HYPOTHESIS: 8**

"There is no significant difference among the various dimensions of group empowerment in relation to age group of the respondents".

To test the above Hypothesis, One Way analysis of Variance (F) test was applied and it is inferred that there is no significant difference in the dimensions of group savings and group integrity in relation to age of the respondents. However, there is significant difference in the dimensions of group solidarity and group coherence in relation to age group of the respondents. Hence the null hypothesis for group solidarity and group coherence is rejected and null hypothesis for group savings and group integrity is accepted.
HYPOTHESIS: 9

"There is no significant difference among the various dimensions of group empowerment in relation to educational qualification of the respondents".

To test the above Hypothesis, One Way analysis of Variance (F) test was applied and it is inferred that there is no significant difference in the dimension of group savings and group integrity of group empowerment in relation to educational qualification of the respondents. However, there is significant difference in the dimension of group solidarity and group coherence in relation to educational qualification of the respondents. Hence, the Null Hypothesis for group savings and integrity is accepted and group solidarity and coherence is rejected.

HYPOTHESIS: 10

"There is no significant relationship among the various dimensions of Overall empowerment in relation to earning members, monthly and family income of the respondents".

Karl Pearson Co-efficient of Correlation test was applied and it is inferred that there is no significant relationship among the various dimensions of overall empowerment in relation to total earning members, monthly and family income of the respondents. Hence, the Null Hypothesis is accepted.
HYPOTHESIS: 11

"There is no significant difference among the various dimensions of Overall empowerment in relation to saving habits of the respondents".

To test the above Hypothesis, 'Z' test was applied and it is inferred that there is no significant difference among the various dimensions of overall empowerment in relation to saving habits of the respondents. Hence, the Null Hypothesis is accepted.

CONCLUSION

The women's empowerment process in CDD WATSAN programme was triggered as a result of organizing them into self help groups. The SHGs became the main forum for these women to share their problems. It helped them gain confidence and find ways and means to solve various issues affecting them. The members took up community problems like housing with land ownership, drinking water, toilets, Public Distribution System, health hazards caused due to slaughter house, mosquito menace and a platform through Inter-departmental committee was created to discuss their problems and sorted issues. These joint efforts not only helped them to solve their problems satisfactorily but also helped them to acquire knowledge and leadership skills.

The realisation that economic independence is absolutely essential to accelerate the process of women empowerment resulted in initiation of savings and thrift and income generation programmes. The women who benefitted from these schemes were able to supplement the meagre income of their respective families. Their economic independence was a major factor in enabling them to participate in the decision-making process in their families.
They became assertive and gained confidence to fight for their rights as women in all spheres of their family life.

The ability to play a leadership role is a crucial component of women's empowerment. Through SHGs, even illiterate women obtained an opportunity to play leadership roles. Their equity and opportunity to work as a collective and take decisions by consensus induced a sense of strength in them. Through the formation of Community structure consisting of SHGs, Area Development Societies and Community Development Society, their individual, family and community needs were taken care of through action plans. SHGs are taking care of the member's needs like loans for education and income generation activities, vocational training, medical assistance, getting individual toilet, water and electricity connections. The area needs like drinking water, schools, sewerlines; street lights, housing and storm water drains are handled by concerned Area Development Societies. Common facilities like proper distribution in Public Distribution System, revolving fund for construction of toilets, housing pattas, transit schools for child labourers and school drop outs, Entrepreneurial Development Programme, Income Generation Activities, capacity building programmes for members are routed through CDS.

One of the encouraging features of CDS is that it is functioning independently employing five animators and one Coordinator. The expenses of the CDS are met from the interest accrued through monthly subscription, interest from Self Help Groups loans and interest from revolving fund loan for construction of individual toilets.

Convergence of services by different departments and NGOs is useful for implementing the proposed strategy, for which an integrated approach is essential. Intensive training on the group cohesiveness, group integration and
self-reliance should be imparted to the group members for the sustainability of SHGs.

Women's empowerment should not be considered in an abstract term. All Government schemes require women's participation for reaching benefits to the poor and its sustenance. Hence each department should conceive separate action plans for implementation of their activities. In the situation of financial crunch, Government cannot afford to implement programmes for the same beneficiaries. Hence schemes to improve human resource and inculcate their responsibilities should be implemented through formation of community structures, for which SHGs should become a fulcrum. There are limited successful urban initiatives in empowering urban poor women. The available models should be analytically studied and adopt suitable models for its replication instead of duplicating the services. A Monitoring Information System should be made available for measuring the process of empowerment from all levels.

It should be considered that empowerment is not merely activity oriented, but it is organising women. It is the process through which people would be helped to identify their own needs and facilitating for getting those facilities. The SHGs should be made to become autonomous and transparent in functioning and become self-reliant and self-sufficient.
5.3 SUGGESTIONS

5.3.1 Educational empowerment

i. The Government should run Continuing Education Centres of Arivoli Iyakkam, Corporation of Chennai through SHGs. This could serve as information and dissemination centres for implementation of various welfare activities.

ii. The Government should conduct technical and service oriented vocational training courses for adolescent girls.

iii. To ensure 100 per cent literacy among women, the Government should take serious efforts in implementation of Sarva Siksha Abhiyan, Government of India Scheme through SHGs in enrolling girls in regular schools.

iv. The Government should run one year transit schools for school drop outs and child labourers (A model developed by Tamil Nadu Slum Clearance Board) and admit them into regular schools after one year of training.

v. The Government should take concerted efforts through the Government departments and NGOs for retention of girls in the formal schools through joyful learning and parents counseling for postponing the marriageable age of girls.

vi. The Government and NGOs should encourage SHGs to run tuition centres and night schools for girl children.
5.3.2 Economic Empowerment

i. Tamil Nadu Slum Clearance Board and other Government departments should conduct job oriented training programmes for women to improve their employable skills. There should be adequate budgetary allocation for conducting such training programmes continuously to benefit women. SHGs should be made responsible for preparing a list of such eligible girls for undergoing training and follow up for taking up jobs.

ii. It is estimated that 80 per cent of the urban poor women are engaged in informal sector for their livelihood. To improve their economic status, Tamil Nadu Slum Clearance Board is already conducting Women Entrepreneurial Development training programmes for slum women to upgrade their marketing avenues and skills. As a part of EDP training, skill training and bank linkages should be linked to compete with the latest technical know how and trades in which there is more demand.

iii. Group activities should be encouraged through SHGs. In Swarna Jayanthi Shahari Rozgar Yojana, a Government of India scheme, revolving fund of Rs.20,000 for each group is proposed for group activities. For availing this loan, SHG should have group savings for a continuous period of 6 months with internal lending of their own savings to its members. NGOs could be directed to use this and the Government could monitor the progress.

iv. The Government should construct cottage industry or work sheds for starting economic activities by the SHGs, since space is a constraint in most of the slum areas for expanding their business.
v. The Government should establish SHG bazaars, as followed by the Government of Andhra Pradesh and SEWA for marketing products manufactured by SHGs.

vi. The Government should also make a policy of procuring the consumable items produced through SHGs for its use, viz., Phenyl manufactured by SHGs by health department and clothes stitched by SHGs for Government and Corporation Schools and orphanages.

vii. SHGS should be encouraged to take up new innovative for creating jobs in the areas of catering, fast food, courier services, hardware maintenance, computers, photography etc.

5.3.3 Environmental Empowerment

i. The Government should provide protected drinking water supply and household and public convenience units, garbage disposal, roads, streetlights and storm water drains to all slum areas. Otherwise, the SHGs should be made to demand the facilities they lack.

ii. Mere provision of basic amenities is not adequate. Awareness on the proper utilisation and maintenance is equally essential. Hence, periodical awareness creation programmes through group meetings, health and sanitation camps, rallies, street plays and school sanitation programmes should be promoted through SHGs.

iii. The Government should entrust the responsibility of collection and disposal of garbage to SHGs with the technical and financial support. EXNORA, Community Development Society, CDD WATSAN programme and Baroda Citizens Council have successfully
implemented this system. This would not only help in keeping the environment clean, but also pave a way for creating job opportunities and community empowerment.

iv. As an experimental basis, the Government could allot the maintenance of Public Convenience unit within slum areas to SHGs for maintenance, which would ensure proper utilisation.

v. Training on testing water quality levels could be imparted to SHGs members.

vi. Tree planting and kitchen garden can be promoted through SHGs to protect environment.

5.3.4 SHGs

i. The Government should plan and form adequate number of SHGs through NGOs in all urban areas. Tamil Nadu Corporation for Development of Women Limited should be the nodal agency for assisting all Government departments in implementing various programmes.

ii. The concerned Government departments and NGOs should be trained on the working manual on SHG formation developed by the Tamil Nadu Corporation for Development of Women Limited.

iii. The Government departments should implement all their activities through SHGs for effective implementation of all their programme activities.
iv. The Government departments should make adequate budgetary allocation for training component for SHG members.

v. The SHGs should be recognised by the Government and serve as grassroot level organisations to plan, implement and monitor the activities.

vi. At present, all women's empowerment oriented programmes are being implemented through NGOs. The Government should recognise and authenticate a list of NGOs who are capable of training and have commitment in implementing such programmes. NGOs should be made accountable for successful implementation of the programme.

vii. The Government should ensure that NGOs to be transparent and democratic in the functioning of every SHG. Each SHG member should know SHG status.

viii. A data base consisting of a list of households with high risk factors i.e. households without proper housing, drinking water and toilet facilities, families with more number of family members, illiteracy, low earning capacity, practice of alcoholism, child labour and handicapped persons should be prepared for adoption of intervention strategies. At the end of the programme, this should be measured for impact of the programme.

ix. 'Urban Basic Services for the Poor' scheme implemented by the Government of India in all States during 1990s should be replicated in metropolitan cities also for integrated development of slum areas through community participation and convergence approach.
x. Training of Government staff is essential for successful implementation of any programme. They should be equipped with knowledge on working with individuals, groups and communities through adopting the principles of community organisation and advocacy methods.

5.3.5 General

i. It is also suggested that the future scholars should take up more comparative studies on beneficiaries and non beneficiaries of SHGs for further research.

ii. There are limited number of SHGs promoted by the Government and NGOs. These SHGs are essential grassroot structures in urban set up where problems are more and require group approach.

iii. SHGs should be considered as an entry for all developmental programmes. Like UBSP programme of Kerala and Andhra Pradesh, there should be representation of federation of SHGs at Municipal Corporation level for effective implementation of welfare programmes.