CHAPTER VIII

SUMMARY AND SUGGESTIONS

This chapter is an endeavour of the researcher, to a possible extent, to summarise the earlier chapters and to make suggestions for the betterment of women of India through WSHGs.

8.1 SUMMARY

CHAPTER I

Gone were the days when women were oppressed in several ways from enjoying certain rights on a par with men. These are the days where women are treated on a par with men due to several legislations passed in favour of women. However, it is the inherent nature of the society to keep women away from active participation in several activities due to the fact that women of India were considered resourceless in terms of money and ability. Therefore, women are in need of skill development, managerial empowerment, financial empowerment, leadership qualities and so on. As such, a social movement in the form of WSHGs was sponsored and promoted by the Government for the upliftment of women. There is scope for all the women of India from 21 years to 60 years to join WSHGs. It was expected that the WSHGs would develop women and empower them. Therefore, it will be of interest to undertake a separate study to assess and examine the role of WSHGs in empowering women managerially, financially, socially and so on.
STATEMENT OF THE PROBLEM

The WSHGs have been promoted with the objectives of enrolling the maximum possible number of women with a view to develop them by, providing training so as to make women as prospective entrepreneur, developing their skills, providing them financial assistance for carrying out trade and profession and enhancing the ability of women in terms of leadership qualities and administrative capabilities. Therefore, a need arises to reexamine empirically whether the Government sponsored and public financial institutions, supported WSHGs really empower women of India or not.

SIGNIFICANCE OF THE STUDY

Most women in rural areas of India are uneducated, poor, unskilled, non-participating in economic activities, non-involved in the economic development of India with inherent nature of accepting male domination and decision. Women are not allowed to act with economic independence, self-reliance and independent decision-making and thinking. The resourcelessness among the poor and uneducated women may be the cause for economic dependence. WSHGs are a few years old with 358689 number of WSHGs with 7173780 members in India as on 30.3.2005 and hence it may be considered significant by means of a separate study to examine the empowerment of women through WSHGs quantitatively and qualitatively by means of field survey, research, analyses and interpretation.
IMPORTANCE OF THE STUDY

Still there exists a wide gap between the goals enunciated in the Constitution of India, legislation, policies, plans, programmes, and related mechanisms on the one hand and the situational reality of the status of women in India on the other. This has been analyzed extensively in the Report of the Committee on the Status of Women in India, and a national perspective plan for women 1988 to 2000 was introduced for the same. Gender disparity manifests itself in various forms. The underlying causes of gender inequality are related to social and economic structure. The women remain largely marginalized, poor and socially excluded. At this critical juncture, the proposed study was considered important by way of examining the empowerment of women by having joined the WSHGs.

SCOPE OF THE STUDY

The present study was conducted in the Namakkal District in the State of TamilNadu which has 8152 WSHGs as on 30.03.2006. By way of conducting this research, the self-respect of women, dignity of women, controlling resources by women, economic independence of women, meeting the family responsibilities and the talents of women to increase the standard of the family could be understood.

OBJECTIVES OF THE STUDY

WSHGs are novel organizations at the grass root level to bring a socio-economic transformation to the women of India. There is scope for every woman to join WSHGs and to have empowerment economically, managerially, financially, socially and what not. As such, the objectives of the proposed study are to re-examine the
empowerment of women by having joined the WSHGs. However, the specific objectives of the study are as follows:

- To re-examine the rationale behind women empowerment.
- To review the role of Government for the up-lift of women.
- To examine the role of WSHGs for the empowerment of women on principle.
- To examine empirically the empowerment of women managerially, financially and socially by having joined WSHGs.
- To summarise and make suggestions, if any, for further empowerment of women through WSHGs.

**HYPOTHESES TESTED**

The null hypothesis of no significant relationship between a variable taken to examine the empowerment of women and the classification of respondents on the basis of religion, community, occupation and education was to be tested. Seventeen such variables are taken for the study.

**LIMITATIONS OF THE STUDY**

- WSHGs in Namakkal District of Tamilnadu
- the results of the study are based on the information provided by the sample respondents.
- the data collected are based on the questionnaires and the results would be varying according to the opinions of individuals
- the statistical tools used to analyse the data have their limitations.
REVIEW OF LITERATURE

Empowerment is an attempt to improve women’s status rather a change on cultural and structural characteristics. A change in the status in life cycle is required. Through WSHGs, women can mobilize and manage thrift and could enforce financial self-discipline. Lack of economic independence prevents women from playing full participatory role in the nation building. Training is a factor by which women’s performance can be improved. To bring gender equality, collective awareness and capacity building, skill development, decision making power and participation are the required four components.

Mere distribution of loan in the name of women alone does not contribute to their empowerment. Can women bring a revolution with low margin profit?. Women are the most important section of the society in relation to poverty, illiteracy and ignorance. The micro credit programmes in rural areas can alleviate unemployment. There is a possibility for women to go for micro enterprises through women WSHGs. Goals of women can be achieved by improving their status. The impact of WSHGs enhanced the economic empowerment of women. WSHGs model is based on the leverage of members savings and bank finance. Brand name shall be given to their products. Collective action and solidarity are the empowering mechanism of WSHGs. The Government departments should co-ordinate and guide WSHGs in implementing the schemes. The availability of rural credit can play a significant role in the economic development. Empowering women is giving security for them.
As such the proposed study is aimed at in examining the role of WSHGs in empowering women by means of empirical analysis from the primary data collected from the sample respondents in the following respects.

- Economic dependency and financial decision making in the family before and after joining WSHGs.
- Capacity-building in terms of skill development, entrepreneurial skill development to do micro business.
- Administrative capability in terms of business management, marketing decision making, wage administration and so on.

**SAMPLING TECHNIQUES**

Namakkal is one of the industrial districts in the state of TamilNadu. There are fifteen blocks in the district and there are 8156 WSHGs. The number of members in the WSHGs were 1,33,278 and the total savings amount to Rs.39.1 crores as on 31.3.2006. It is found that among the blocks, maximum number of WSHGs is noticed in Pallipalayam with 1072 groups and then comes Namakkal block with 946 groups. The third one is Tiruchengodu block with 654 groups. Least number of groups are noticed in Kolli hills, Vennandur and Mallasamudram.

As regards the number of members, maximum members are found in Pallipalayam with 17,279 members, next comes Namakkal with 14,591 members. The third is Tiruchengodu with 10,491 members.
Least number of members are found in Kolli Hills with 4,653, and Vennandur with 5,670.

Classification is made as per Taluks for the purpose of the study. It is found that the number of WSHGs in Namakkal Taluk is 2,695; Paramathi Velur is 1,464; Rasipuram is 1,397 and Tiruchengodu is 2,600. The total number of groups in the study district is 8,156. The number of members in Namakkal taluk is 43,722; in Paramathi Velur is 24,151, in Rasipuram is 23,536 and in Tiruchengodu is 41,869. The total number of members is 1,33,278 and the total savings is Rs.39.10 crores.

**SAMPLING DESIGN**

Proportionate stratified random sampling technique was adapted. In the study district there are four taluks and the respondents were taken from all the four taluks. Convenient sampling method was followed in taking samples from the taluks. Around 0.25% of samples were considered for the study. On the first phase, a sample of 109 from Namakkal, 60 from Paramathi Velur, 59 from Rasipuram and 105 from Tiruchengodu were considered. However, the responses were got only from 95 respondents from Namakkal, 55 from Paramathi velur, 55 from Rasipuram and 95 from Tiruchengodu. Thus the total sample amounts to 300 WSHGs members for the purpose of this study.
RESEARCH METHODOLOGY

Statistical survey method of research was followed. The survey was conducted on the women self-help groups of Namakkal district of Tamilnadu. The researcher visited every village of Namakkal district. There are about 600 villages in Namakkal district and there are about 8156 WSHGs as on 30.03.2006 in Namakkal district. From out of 8156 groups 300 respondents were chosen at random. The sample size is decided at the convenience of the researcher as the population size is larger. The researcher met the respondents with a Tamil [vernacular language] version of the question schedule and gathered information. A few of the respondents were illiterates as such the researcher had to read the question schedule to the respondents and had to fill up the question schedules as per the reply given by the respondents. The statistical survey research was undertaken with a view to reach certain conclusions.

DATA COLLECTION AND ANALYSIS

Both primary and secondary data were widely used. Secondary data were collected from the records of the Government of Tamil Nadu, Revenue Department, Social Welfare Department and district records. Savings details were also collected from the WSHGs. Primary data were collected with the help of a well structured interview schedule. First a pilot study was conducted and data were collected from 40 government officials, leaders of WSHGs and senior members of WSHGs. Their opinions were considered and the interview schedule was modified and a well structured schedule was utilized for collecting primary data from the sample respondents. The filled in question
schedules were arranged in such a way to prepare tables. From the tables the data were analyzed by means of charts, diagrams and various other statistical tools. Besides chi-square tests were used to test the hypothesis.

CHAPTER II
CONCEPT OF EMPOWERMENT

The objectives of this study was to examine the empowerment of women through WSHGs. As such, it was of interest to define the terms empowerment and power. Control over material resources and intellectual resources were the empowerment of women as per scholars in this field. Empowerment also refers to re-distribution of power. In India during the sixth five year plan many efforts were taken for the empowerment of women. There are theories associated with empowerment practice. According to these theories empowerment has become the key solution for many social problems like high population growth rates, environmental degradations and low status of women. Empowerment includes power. However, power is defined as the ability to get what one wants and the ability to influence the others. Power may be political power, economic power, social power and so on. Powerless individuals avoid socially challenging activities. Empowerment is an active, multidimensional process which enables women to realize their full identity and powers in all spheres of life. Power may be acquired and the acquired power shall be exercised, sustained and preserved.

According to eminent authors, power means having control, having a say, able to influence and being respected citizens. Power is not likely to be handed over to the have-nots. The concept of power
refers to the capacity of individual to act on their own behalf. Enhancing the aptitude of community building and the community’s capacity were also described as empowerment. Empowerment gave efficiency to individuals to have control on his environment. The welfare of one woman is tied to the welfare of all women. Women’s empowerment is generalised as a social process, developing their potential achievement of equality, giving respect to female values and women’s empowerment is a base for women’s liberation.

There are a few propositions about women’s empowerment:

- Initially women’s empowerment will have stronger resistance. However, in the long run, women’s empowerment will bring balance and not disruption to social relations.
- Empowerment will continue to be feasible only if women continue working in the direction of their own goals. If they capitulate, women will move back into their positions of subordination.
- Women’s empowerment moves women in the direction of living more fully. The more empowered women are, the more fully they live, and the more meaningful their lives become.
- To the extent that women’s empowerment increases in a particular social class or cultural setting, those women are empowered and will necessarily depend on other women for their well-being.
Women's work outside the home can be a primary avenue of their empowerment. When women have economic independence, they will be able to take firmer stands against their oppression in families.

If women can integrate their needs for empowerment with their religious beliefs, their motivations for empowerment will intensify. Women's collective mission includes expressing their real selves in order to neutralize existing restrictive patriarchal structures and to build a truly new world.

Empowerment may be collective and individual. Individual empowerment refers to the process of personal development. Collective empowerment refers to the process of society development. Growth of skills and abilities of women may be called as individual empowerment.

Women can have choices of empowerment. Some of the choices the women must consider are listed below:

- In order to be empowered, women must want to be empowered. Although it may be comfortable to live dependently for a short time, sooner or later women must address the issue of becoming independent and make deliberate choices in one direction or another.
- Empowerment has many phases, and choosing actions that constructively build one's resources is one aspect of an overall empowerment that must be continuous in order to be effective.
Women must be sufficiently courageous to ask basic questions about the quality of their lives in order to live fully and productively.

The choice to be empowered needs to be renewed continuously. Empowerment is a process that has to be forged at all stages of the life cycle.

The accomplishment of women’s empowerment does not mean that others will necessarily be oppressed. When women choose their own empowerment, they are in stronger positions to support others and to make more solid contributions to society.

Choosing to be realistic in interpersonal and community matters is essentially the choice to be empowered.

The participation of women in economic and social activities may be of two dimensions, namely qualitative and quantitative. These are indicators for women empowerment.

**Qualitative Indicators of women Empowerment**

- Increase in self esteem, individual and collective confidence.
- Increase in articulation, knowledge and awareness levels on issues affecting the community at large, and women in particular such as women’s health, nutrition, reproductive rights, legal rights, literacy etc., depending on the programme.
- Increase or decrease in personal leisure time and time for child care.
- Increase or decrease in work loads of women as result of the new programme.
• Changes in the roles and responsibilities in the family and in the community.
• Visible increase or decrease in levels of domestic violence and other forms of violence perpetrated on the women and girl-child.
• Responses to, and changes, in social and other customs that are anti-women e.g. child-marriage, dowry, discrimination against widows etc.
• Visible changes in women’s participation levels e.g. are more women attending public meetings, training programmes; are women demanding participation in other events related to their lives?
• Increase in bargaining /negotiating power of women as an individual in the home and community as well as in organizations of women.
• Increased access to and ability to gather information and knowledge not only about the project, but about what affects their lives.
• Formation of cohesive and articulate women’s groups/organizations at the village level, district, block and state levels.
• Positives changes in social attitudes amongst the community members towards discrimination against women and the girl-child.
• Awareness and recognition of women’s economic contribution within and outside the household.
• Women’s decision-making over the kind of work she is doing; is her income and expenditure in her control or is she still subservient to male members in the family?
QUANTITATIVE INDICATORS OF WOMEN EMPOWERMENT

- Demographic trends:
  - Maternal / mortality rates
  - Fertility rates
  - Sex ratio
  - Life expectancy at birth
  - Average age of marriage

- Number of women participating in different development programmes.

- Greater access and control over community resources / government schemes / services e.g. crèches, credit – savings groups, cooperatives, schools, wells and so on.

- Visible changes in physical status / nutritional levels.

- Changes in male / female literacy levels – primary, secondary and adult literacy including enrollment and retention rates.

- Participation of women in political organization at the local level.

CHAPTER – III
RATIONALE BEHIND WOMEN EMPOWERMENT

Yet another endeavour of the scholar was to examine the rationale behind women empowerment. Empowerment of women refers to recognizing women’s contribution, women’s knowledge, helping women to fight their own fears, and feelings of inadequacy and inferiority, enhancing their self-respect and self – dignity, controlling their own bodies, becoming economically dependent and self – reliant, controlling resources like land and property, reducing women’s burden of work, specially within the home, creating and strengthening
women's groups and organizations, promoting qualities of nurturing, caring gentleness, not just in.

The characteristics of empowered women would be autonomy in attitudes, values and behaviour, equal-mindedness. Using talents, meeting family responsibilities having distinguished, ideals and presence in all social groups. As such, the meaning of the term empowerment of women and characteristics of the empowered women are the need of the present day women of India.

Of the different empowerments economical empowerment of women was considered prominent. Strategies could be applied for economic empowerment. These strategies for economic empowerment are listed below.

- Women are beginning to obtain training skills and be in professions which are non – traditional and thus they penetrate the so-called “male” domain
- Organizing of women on the basis of work is crucial.
- Strategies must address needs and concerns into development – structures must be created for both.
- Organizations which are not based on charity or male dominated membership are most likely to become economically empowered.
- Womens’ empowerment in the region must be ecologically sensitive. This must be integrated into all strategies.
- Women’s empowerment must not restrict itself to income – generating process but include other components such as capacity building, control over production, tools and process, conservation
of natural resources, strengthening people’s organizations and social security.

- Training processes should be processes of collective learning and empowerment.
- Training centres should establish a link for the recruitment of trainees with the relevant job markets.
- The market should be studied and surveyed adequately before production is undertaken on a large scale.
- Marketing strategies are devised and undertaken.
- Advertising should be done by the NGO staff themselves.
- Diversifying products – leaving a diverse product and price range.
- Develop them for the consumers as part of the marketing strategy for example, it could be something that can develop the pride in weaving hand woven clothes.
- Extensive participation in trade fairs;
- Develop an outside market, but first tap the local market completely.
- NGOs exporting the products should interface with NGOs in the importing countries both for market information and lobbying with consumers.
- Women’s groups and NGOs should themselves be self-sufficient and generate their own funds – rather than basing their economic empowerment work on grants and subsidies.
Devising organizational structures which allow for government bodies to be accountable to poor women, and for women to have a dialogue with governments, can and have become a strategy for economic empowerment.

Women could contribute to the development of economy by having access to and control over resources.

Welfare approach, development approach and empowerment approach would be made for development of women. Welfare approach was concerned with women's education. Development approach was concerned with enhancement of skill. Empowerment approach was concerned with control over resources. The Constitution of India and several special legislations guarantee several rights for women. However, these enactments have a little scope for having a formal organization for empowerment of women through organization, training, development, profession, interaction ability, leadership skill and achieving economic independence. Apart from the legal arrangement several institutional arrangements had also been made for the development of women in general.

The theoretical principles, constitution of India, special legislation and institutional arrangements had emphasized the need for women empowerment.

CHAPTER IV

It is the endeavour of the Government to empower women through WSHGs. The chapter IV was an attempt of formation, functions, objectives monitoring and evaluation of WSHGs. A WSHG
is a voluntary organization consisting of 12 to 20 women in any village or town. There can be any number of WSHGs in a village or town. In TamilNadu, the Government introduced TamilNadu Mahalir Thittam for the empowerment of women. The TamilNadu Mahalir Thittam is a plan for the upliftment of women by the Government, NGOs and financing institutions. The WSHGs are clustered at the Block level, then to District level and then to State level. 15 to 25 WSHGs form a cluster. There are two representatives from a cluster. The WSHGs are being self-managed.

The project implementation unit of the Government of the TamilNadu, NGOs and public financing institutions play a vital role in co-ordinating the activities of WSHGs.

To have financial support each group has to create a group maintenance fund by way of collecting Rs 15 per member, and after six months Rs. 10 per member in addition to Rs 2 per month per member. A group common fund is also created from the fines imposed on the members, contribution from NGOs and bonus on various programme. Besides, a group reserve fund is also created. To support the member financially group funds would be rotated amongst the members for interest at a minimum possible rate of 2 per cent or 3 per cent per month. Two kinds of loan are given to members. One is interest loan and other one is Sangham loan. Resources for the WSHGs are also mobilized. Besides, a group or a cluster can borrow from public financial institutions.

The WSHGs are administrated by collective decisions. The group must meet every week, among other things, to discuss receipts and
payment issues. Late comers to the meeting and absentees of the meeting are fined. This kind of negative motivation enables the groups to bring discipline. The administration of the WSHGs could be seen from the books of accounts maintained by the groups. Attendance register, minutes book, savings ledger, Loan Ledger, General Ledger, Cash Book, Individual Pass Book and Subscription Register are maintained.

As a measure of human resource development, training programmes are arranged by the groups. In the first year the animator and two representatives will be given training and thereafter two representatives by rotation for next three years. Audio visual equipments, film shows, songs, dances, dramas and puppetry are performed by way of training. A periodical news letter for sharing the experiences is circulated amongst members to have an effective communication.

The WSHGs can get economic assistance from the TamilNadu Corporation for Development of Women Limited, IRDP, TAHDCO loan and so on. However, the economic assistance can be obtained subject to the guide-lines for a minimum period of six months not more than one-third of the members should be covered if the assistance is for individual. If it is for the group, the group shall repay the assistance and the subsidy should go as bonus.

The functions of WSHGs are hundred per cent transparent by reading out the resolutions of the meeting at the end of the meeting, operating bank account jointly, encouraging for the formation of new
groups and attending training programmes without fine. The group members are expected to act as role models and further expected to check social evils. All decisions should be taken in the democratic way. The primary objectives of an individual WSHGs are towards the empowerment of women in general. Among other things a few such objectives are as follows:

- Development of strong, cohesive self-help women’s groups.
- Improved access of WSHGs members of various governmental development schemes and bank credit schemes.
- Development of leadership qualities
- Self-confidence building
- Increasing social awareness.
- Improved status of the women in the family and society
- Improvement in health of family and society.
- Functional Literacy
- Awareness of legal rights and access.

The function and performance of WSHGs are being monitored and evaluated. Evaluation aims to know the impact on economic and social empowerment of women. Monitoring aims to know the group progress towards sustainability, financial viability and institutional viability. Evaluation of WSHGs comprises of surveying the village and individual members. The Tamil Nadu Women Development Corporation would under-take the job of external evaluation. A midterm review would be undertaken after two and a half years. Besides, special studies would be under-taken on specific areas.
CHAPTER V

Chapter V was an attempt of examining the progress of WSHGs and bank linkage programme and the overall growth of WSHGs. As on 2005 to 2006 the cumulative bank finance given to WSHGs was Rs 8319.13 crores. The reserve bank of India had been taking a pro-active role in promoting micro finance especially in rural areas.

The member of WSHGs in 1993 was 255 and increased to 873216 in 2004. Two types of indices were applied to examine the progress of WSHGs, namely fixed based index and chain based index. The relationship between the various region and loan amount and number of WSHGs for various models the correlation was computed. From the correlation analysis it was inferred that there was a significant difference between the regions with regard to loan and number of WSHGs.

Commercial banks, regional rural banks and corporate banks have associated WSHGs. In TamilNadu the Mahaliar Thittam project launched by Government of TamilNadu was a milestone for the progress of WSHGs. The mission of Mhalialar Thittam was aimed:

- to build the capacity of the poor and disadvantaged women
- to achieve equality of status of poor women as participants, decision makers and beneficiaries in the economic, social, cultural and democratic spheres of life.
- to create or reorient democratic, economic and social processes and institutions to enable poor women to participate fully and actively in decision making in the family and community.
- to inspire a new generation of women and men to work together for equality, sustainable development and communal harmony.
- to promote and ensure the human rights of women at all stages of their life cycles and
- to advocate changes in Government policies and programmes in favour of disadvantaged women.

In TamilNadu as on October 2004 there were 3,97,922 members with a savings of Rs.56726.78 lakhs. In the sample district as on September 2006 there were 8156 WSHGs with 133276 members having a savings of Rs 39.10 crores.

The performance of WSHGs in terms of no of groups, total members and savings among the various blocks in Namakkal District was ranked by assigning the first rank to the lowest performer. As per the rank analysis, Namakkal block stands first and Kollihills secured the least rank. The rank correlation between the number of WSHGs and total members, between total members and total savings and between total WSHGs and savings proved the fact that larger the number of members greater will be the level of savings. Like-wise, greater the number of WSHGs larger will be volume of savings. So it may be inferred that enrolling more and more members by having more and more WSHGs, the internal source of finance for WSHGs will be greater.
CHAPTER VI

Chapter VI was an attempt of examining the empowerment of women empirically through WSHGs. First hand information had been obtained from the selected members of WSHGs in the Namakkal district of TamilNadu by means of question schedules. The raw data were arranged, tabulated and analysed by means of percentage so as to arrive at certain conclusions. The conclusions so arrived were also debited by means of charts and diagrams.

100 per cent of the respondents agree that they were all empowered after having joined WSHGs. The empowerment acquired may be financial empowerment, managerial empowerment, skill development, social empowerment, political empowerment, marketing skill empowerment and so on. The qualitative data were converted to quantitative data and the results and interpretations were shown in terms of percentages under the followings heads.

**Financial Empowerment of women Before Joining WSHGs**

- 70 per cent were economically dependent before joining WSHGs.

- Most of the respondents were not allowed to take financial decisions in the family matters before joining WSHGs.

- 100 per cent of the respondents were under financial constraints before joining WSHGs.
Financial Empowerment of women After Joining WSHGs

- 60 per cent were economically independent after joining WSHGs.
- 71.05 per cent were empowered to take financial decisions in the family after joining WSHGs.
- 80 per cent of the members were able to overcome the financial constraints after joining WSHGs.
- 74.07 per cent felt that the new profession gave them earnings.
- 76 per cent felt that the earnings after joining WSHGs was greater than earnings before.
- Most of the respondents became earning members.
- Financial empowerment was ranked first by the respondents.
- Ability to solve the problems of making earnings was given first rank.

Social Empowerment of women

- Trained members were able to train others.
- 45.18 per cent of respondents can give employment to others from the newly started business.
- 100 per cent of the respondents could solve their personal problems.
Skill Development of women

- 34 per cent were unskilled labourers before joining WSHGs.
- 64 per cent took training in WSHGs.
- 65 per cent started business/profession of their own after the training in WSHGs.
- 80 per cent of the respondents developed the art of interaction.
- With the art of interaction the respondents could influence the behaviour of others.
- The ability to influence others gave them leadership qualities.
- After the training 71.5 per cent became skilled and semi skilled.

Marketing Skill Development of women

- Most of the members were able to take marketing decisions.
- Marketing through WSHGs was the way of marketing the products.
- Piece wage system of wage payment was adopted by the respondents.

Political Empowerment of women

- Politicians were interested in bringing members to WSHGs.
- Most members became politically affiliated.
Managerial Empowerment of women

- Respondents can gain the experience of animators and executives.
- The respondents acquired professional knowledge.

CHAPTER VII

The sample respondents were grouped religion-wise, community-wise, occupation-wise and education-wise. This classification was made to examine whether there is significant relationship between one kind of classification and a variable chosen to examine the empowerment of women through WSHGs. Accordingly seventeen variables were chosen.

1. Economic dependency of members before joining WSHGs
2. Financial decision making powers before Joining WSHGs
3. Empowerment to take financial decision after joining WSHGs
4. Training to member of WSHGs
5. Business or profession started after training taken in WSHGs
6. Training given by the members to other members
7. Able to overcome financial constraints after joining WSHGs
8. Earnings of the members from the profession newly started
9. Earning of members is greater than earning before joining WSHGs
10. Gaining Art of Interaction with others
11. Ability to influence the behaviour of others
12. Qualities of respondents from the ability to influence the behaviour of others

13. Empowerment to employ others

14. The professional knowledge acquired by members

15. Mode of marketing the products

16. Gaining marketing skill

17. Social status of respondents in the society

The analyses and interpretations were made in the form of framing a hypotheses and testing the hypotheses by chi-square tests. The results of hypotheses testing were as follows.

1. There was a significant relationship between economic dependency of members and religion-wise and education-wise classification of members. However there was no significant relationship between economic dependency of members and community-wise and occupation-wise classification of members.

2. Before joining WSHGs there was a significant relationship between financial decision making powers and religion-wise, occupation-wise and education-wise classification except community-wise classification of members.

3. After having joined WSHGs there was no significant relationship between empowerment to take financial decision and religion-wise, community-wise and education-wise classification of members except occupation-wise classification of members.
4. There was a significant relationship between the training taken by the members and religion-wise, community-wise and education-wise classification of members except occupation-wise classification of members.

5. There was no significant relationship between business or profession started by the members and religion-wise and occupation-wise classification of members. However, there was a significant relationship between business or profession started by the members and community-wise and education-wise classification of members.

6. There was a significant relationship between training taken to train others and religion-wise, community-wise and education-wise classification of members except occupation-wise classification of members.

7. There was no significant relationship between the ability to overcome financial constraint and religion-wise, occupation-wise and education-wise classification of members except community-wise classification of members.

8. There was no significant relationship between earnings from the profession and religion-wise and occupation-wise classification of members except community-wise and education-wise classification of members.

9. There was no significant relationship between greater earnings of the members now than before and religion-wise, community-wise and occupation-wise classification of members except education-wise classification of members.
10. There was a significant relationship between the empowerment of interaction with others and religion-wise, community-wise and education-wise classification of members except occupation-wise classification of members.

11. There was no significant relationship between the ability to influence the behaviour of others and religion-wise, occupation-wise and education-wise classification of members except community-wise classification of members.

12. There was no significant relationship between qualities of respondents from the ability to influence behaviour of others and religion-wise, community-wise and education-wise classification of members except occupation-wise classification of members.

13. There was no significant relationship between empowerment to employ others and religion-wise, community-wise and occupation-wise classification of members except education-wise classification of members.

14. There was no significant relationship between professional knowledge acquired and classification of members on religion-wise, community-wise, occupation-wise and education-wise.

15. There was no significant relationship between mode of marketing and occupation-wise and education-wise classification of members except religion-wise and community-wise classification of members.
16. There was no significant relationship between gaining marketing skill and education-wise, community-wise and occupation-wise classification of members except religion-wise classification of members.

17. There was a significant relationship between social status of respondents and religion-wise, community-wise, occupation-wise and education-wise classification of members.

8.2 SUGGESTIONS

1. Even after having joined WSHGs forty per cent of the respondents felt that they were economically dependent. As such, a separate research may be undertaken to examine the reasons for economic dependency of members of WSHGs. When the reasons for the economic dependency are known, it may be possible to assure economic independency to the members.

2. Even after having joined WSHGs twenty per cent of the members were under financial constraints to do business or profession. Therefore, measures may be taken by the WSHGs themselves in their weakly meeting asking the members about their financial constraints for doing business and the constrains may be avoided either from internal sources or from obtaining financial assistance from the public financial institutions.
3. The members of the WSHGs may be encouraged to do business from the skill developed through WSHGs.

4. Politicians were interested in bringing members to WSHGs and most members became politically affiliated. This is not a welcomable future. Because, WSHGs will become outfits of political organizations. Further WSHGs may be brought under the domination of political parties. As such a moral suasion may be popularized by saying that WSHGs are non-political organization.