CHAPTER V

SUMMARY AND CONCLUSION

5.1 Introduction

In this chapter, an attempt is made to recapitulate major findings of the present study. Based on these findings, a few suggestions were presented in this chapter. The study aimed at analysing the sociological study on the empowerment of women in Mahasemam at Madurai. It analysed the relevant aspects to improve or change the competencies and abilities of the members for their empowered status. The data were classified into suitable tables, diagrams for analysis and interpreted accordingly to draw conclusions.

5.2 Statement of the Problem: A Sociological Study on the Empowerment of Women with Special Reference to Mahasemam Trust - Madurai.

5.3 Significance of the Study of Mahasemam

Mahasemam is a Microfinance Organization registered under the Indian Trust Act 1882. The organization was registered at Nilakottai, Dindigul on July 12, 1999. The prime aim for establishing Mahasemam is to help eradicate poverty and improve the social status and self esteem of poor women. The spirit of the organization is aptly captured and signified by the Tamil word “SEMAM” which means well-being. It supports as many clients as possible for venturing various heterogeneous micro-enterprise activities for their livelihood. Hence, this study made an attempt to find out the status of women in Mahasemam.

5.4 Main Objectives of the study:

- To find out the Socio-Economic Profile of Women in Mahasemam
- To know the Factors influencing the Participation of Women in Mahasemam
- To elucidate the Social Status and Self Esteem of Women in Mahasemam
- To trace out the Programmes on Capacity Building for Women in Mahasemam
- To assess the Effect of Mahasemam on the Empowerment of Women
Hypothesis:

- There is significant relationship between awareness on medical facilities and membership in Mahasemam
- Being Members in Mahasemam able to repay the loan
- Being members in Mahasemam protected from Usury
- The Members of Mahasemam who availed loan are able to repay
- There is relationship between income level of members in Mahasemam and the ability to repay the loan
- There is upliftment among women members in Mahasemam after the entry into Mahasemam

5.5 Review of Related Literature

Review of literature is one of the most vital status in any research. This presentation attempts to throw some light on the process and important aspects of literature. It is a focused reading with a specific purpose.

5.5.1 Selection of the Study Area:

Madurai is the third largest city and the second largest municipal corporation in TamilNadu. Madurai was chosen as the Study Area where Mahasemam contributed its services for needy women. The relevant efforts were made by them to improve the status of women. The contribution of group is very important method of organizing women to take action and transform their situation. Though the poverty alleviation programmes are upto the mark, not much progress is seen among women. Hence this study area is chosen to find out the answer for the questions like factors influencing the to involve in group activities and outcome of such participation.

5.5.2 Research Design:

Research Design is the arrangement of conditions and analysis of data in a manner that aims to combine relevance to the research purpose. The research design adopted for this study is descriptive in nature. The descriptive research deals with the relationship between variables and data analysis.

Tools used for data collection

1. Interview Schedule
2. Focused Group Discussion
3. Case Study
4. Observation
SCHEMATIC RESEARCH DESIGN OF THE STUDY

After a thorough survey to know about the centres and branches of Mahasemam in Madurai, the researcher had located six centres each from five different branches in the urban areas of Mahasemam. The same procedure was adopted to locate another six centres from five different branches in rural based Mahasemam. A total of 250 samples which consist of 50 samples each from five branches had been identified by using Tippet’s sampling method both from urban and rural centres in Madurai. Finally, 500 samples were selected as study units for the study.

Sampling procedure:

Tippet’s table of random number is most popularly used in practice. Accordingly importance is given to starting point in the table of random numbers be selected, in same random fashion. So, that every unit has an equal chance of being selected. Accordingly as per Tippet’s table, 250 from urban areas of Mahasemam and another 250 from rural areas of Mahasemam formed the total of 500 were constituted as study. The Centers were selected by using simple random sampling.

Rationale of the Study

The decade of 1990’s witnessed growth of various peoples’ organizations. In this context, the role of self-help group women had assumed a critical challenge. Self-help groups approach is the key element of social mobilization. Linked with micro-finance, the self-help group approach & movement has now been accepted as an effective intervention strategy for poverty alleviation. However, there is scarcity of resource literature regarding the impact of self-help groups, on their socio-economic empowerment. Against this background, present study has been carried out in Madurai to assess the empowerment of women of Mahasemam members belonging both in rural and urban areas.

Procedure for data collection

After the finalization of interview schedule, the researcher had spent at the most 20 minutes for each respondent and it had gone up to 30 minutes some days to collect the information from each of the respondents. Likewise the researcher had to spend more time for the entire respondents in the study area. Whenever the respondents felt emotional, the researcher had to spend more than one hour with one respondent alone. For one day, maximum number the researcher interviewed comes around 7-14 respondents. The researcher
Data Analysis
Percentage analysis was carried out and interpretation was done according to the objectives of the study. Chi-Square test was used to find out the association between two attributes. A lengthy interview schedule consisting of Socio-economic status, factors influencing the status of women, skill development programmes etc. Analyzed with the help of suitable statistical techniques

5.6 Main Findings

(I) Findings related to Socio Economic Profile:
- Majority (21.4%) of the respondents were belonged to the age group of 35-39 years in the study area.
- Out of the 500 married women, majority (69.8%) were Married and Living with their life partners.
- Majority (28%) of them belonged to the category of primary level education.
- Majority (40%) of the respondents were doing Agricultural works mainly in the Rural Areas of Madurai.
- Majority (45.2%) of the respondents’ husbands obtained higher secondary level education. Only in the urban areas men folk studied upto Secondary Level of Education.
- Majority (54.6%) were involved with agricultural works.
- Majority (63.4%) of the respondent’s Family income belonged to the range of below Rs.5000 per month, before they joined in Mahasemam.
- Majority (95.4%) of the respondent’s family income belonged to the range of Rs. 5000- Rs.10000 per month. The income of members had been increased only after joining in Mahasemam, which has given them confidence and independence to meet their personal expenditure. It too contributed more to their household income though they were economically independent in which they earn reasonably through their occupation.
- Majority (38.8%) of them having 2 children whereas. (27.6%) percent were having only one child.
Majority (49.2%) of the respondents were belonged the category of only male children family. Due to the religious performances and rituals had to perform only by the male members in the family, Son preference is seen both in urban and rural areas, though they educate themselves making this society into civilized from uncivilized. But due to the son preference, female infanticide depicts the human race as uncivilized.

Majority (47.4 %) of them belonged to Nuclear Family.

Majority (91.2%) of the respondents were from Hindu Religion.

Majority (34%) of the respondents belonged to backward community.

Majority (76.4%) of them were residing in the rented house.

Majority (59.0%) of the respondents were residing in a particular location or place for about 10-20 years.

Majority (65.8%) of the respondents were getting the safe drinking water through hand pump.

Majority (75.0%) of the respondents was used common toilet and agreed that it was not properly maintained by the users. Slowly the urban and rural areas, the people are getting awareness due to the regular health campaigns to keep their surrounding clean, paves the way too away from disease.

Majority (46.6%) of the respondents were using Kerosene to cook food that they were getting easily on subsidiary basis regularly.

Majority (63%) of them were addicted to the regular consumption of Alcohol.

Majority (58.2%) said that they did not object the habit of smoking, because they would not listen to their words.

Majority (58.2%) were aware of balanced diet and able to follow it. After joining in Mahasemam, the womenfolk and their family members started to think about their health status and controlled in their Diet in all the way.

Majority (83%) were able to get only two meals properly per day. Both in urban and rural areas, when the income of the family increases the meals per day increases. This shows the dynamic change in their life.
(II) Findings related to the factors influencing the participation of women in Mahasemam

- Majority (57.8%) of the respondents, have the savings ability of below Rs.500 per month. Both the areas rural and urban the womenfolk realized the importance of savings and started to save from the amount what they earned.
- Majority 92.80 percent of them availed loans whereas only 7.20 percent of them never availed any loan provided by Mahasemam. To all its members, it has been extending loan and education scholarship to school going children as a part of its social commitment to improve the educational level of the children of its members.
- Majority (28.2%) of the respondents received loan for business. Both in rural and urban areas the crucial role of Mahasemam is giving care towards their members, mobilizing and motivating them to make proper use of their natural resources, thereby ensuring effective and sustainable use of natural resources for solving the unemployment problems in our country.
- Majority (15.8%) of the respondents were aware of financial assistance by Mahasemam. Now, women overcome the inbuilt obstacles of keeping themselves high, show self confidence and empower themselves, such as, sense of self worth, rights to health and determine choices, right to have access to opportunities and resources, right to have power to control their own lives within and outside their home.
- Majority (81.20%) of the members of Mahasemam was prompt in repayment of the loan once in a week.
- Majority (83.6 %) of the respondents said that Mahasemam have given more than enough care towards its members
- Majority (63.4%) of the respondents said that they were able to get proper guidance to develop their status.
- Majority (26.6%) were aware of revolving fund.
- Majority (38.6%) of Mahasemam members were aware of economic empowerment.
- Majority (56.0 %) of the respondents safeguarded from Usury. The numbers exploited by Usury is reduced.
- Majority (52%) of the respondents were motivated to uplift their status to some extent after joining in Mahasemam.
- Majority (59.8%) of the respondents became member and gained services for more than 14 years and above.
Majority (26.2%) of the respondents attended training on environmental education. Majority (92.80 %) of the respondents privileged to get loan from Banks with the help of Mahasemam. Majority (61.6%) said that they were aware of legal rights. Majority (55.6%) was able to understand interpersonal relationship. Majority (49.6%) were able to negotiate social issues. Majority (45.6%) of them they were aware of social evils and fought against female infanticide. Majority (93.6%) were aware of killer diseases, such as HIV+ and other deadly diseases. Majority (60.4%) of them willing to participate in local governance, 24 percent were trying to know the details about it and 15.6 percent were not willing to participate in local governance. Majority (60.8%) of them gaining political awareness. Majority (82.4%) were in the spirit of team building. Majority (89.4%) were not aware of available government welfare programmes. Majority (78.8%) were willing to uplift their status constructively. Majority (94.2%) were able to contribute towards family development. Majority (94.2%) were able to approach the necessary bank works individually. Majority (71.4%) were able to improve the standard of living to the extent possible. Majority (52.4%) were capable of developing leadership and communication skills. Majority (95.6%) had enough awareness on health education. Majority (50.8%) had freedom to take decision in household affairs. Majority (51.8%) were aware of sex discrimination. Majority (77.6%) had awareness on reproductive health issues. Majority (82.4%) agreed about the importance on women’s literacy. Majority (73.6%) had freedom to take part in societal matters. Majority (65.4%) were aware of available Medical facilities for different health issues with the help of Mahasemam.

(III) Findings related to the Social Status and Self Esteem of Women in Mahasemam

Majority (73.2%) were able to tell their grievances and get it solved with the help of Mahasemam. Mahasemam is addressing the issues raised by members with due attention and care, and proper follow up is also being maintained. Majority (25.6%) were expected personal loan to meet their domestic needs.
Majority (21.8%) of the members of Mahasemam needed many income generation programmes.

Majority 56 percent of them were protected from usury and 44 percent of them aware of the problems of usury. It clearly shows that the participation in the programmes of Mahasemam and enough exposure helped them to get rid of usury problems.

Majority 51.80 percent of them are partially aware of Economic Empowerment.

Majority (86.50%) percent of the respondents were aware of Economic Empowerment after joining in Mahasemam.

Majority (79.60%) of the members attended and motivated by programmes on financial assistance irrespective of the experience they gained at Mahasemam.

Majority (83.00%) of them were able to get two meals per day, as they Belonged to the category of below Rs.5000/- as income per month:

Majority (58.20%) answered that they did not object the smoking habit of their husbands though they were the Mahasemam Members.

Majority (84.4%) of the respondents replied positively that they wanted to cooperate with each other in the self help group. The collective and constructive response has been contributed to the positive attitude towards networking by the women in Mahasemam.

Majority (68.4%) of them said they lost interest in sharing knowledge and information, as they struggled with day today affairs like not able to get even one meal per day.

Majority (96.4%) of the respondents highlight, the issues that they came forward to accept social changes and openness in social interaction.

Majority (68.4%) Percent of them gained Strengthening of we feeling.

Majority (52%) were able to gain Moral Strength.

Majority (55.8%) were able to gain Recognition.

Majority (61.4%) were able to establish good rapport.

Majority (53.8%) were able to achieve moral strength to tackle the social problem.

Majority (61.4%) of them were able to make decision regarding how to allocate money for domestic expenditure.

Majority (63.6%) of them were able to maintain network.

Majority (83.6%) were able to start income generation activities

Majority (57.6%) were able to meet Government and Non Governmental Organizations to represent the needy matters.
Majority (51.6%) were not able to attend meetings, marriages, social gathering individually
Majority (48.4%) were not able to claim the rights meant for them.
Majority (64.4%) were able to pursue education for children happily.
Majority (76.4%) were not able to protect environment at their level
Majority (62.4%) were able to attend temple / religious activities without any barrier.
Majority (86.6%) agreed that after joining in the Mahasemam, their status was improved.
Majority (63.8%) said that social status in family is remarkable
Majority (62.2%) responded that self confidence was not effective
Majority (66.4%) said that they were unable to be a decision maker
Majority (72.6%) were not ready to fight against all the evil practices faced by women
Majority (77.4%) agreed that they were having courage to meet socio-economic needs.
Majority (54.8%) said that it paved the way for self identity.
Majority (73.6%) agreed that they escaped from money lenders with high rate of interest.
Majority (80.6%) were attended skill development programmes to empower them.
Majority (67%) said that it gives proper knowledge about the rights and privileges in the society.
Majority (100%) agreed that Mahasemam conducted frequent medical camps for the welfare of the members.
Majority (68.8%) said that self help group provided health insurance for their survival.
Majority (95.4%) responded that proper guidelines were given regarding diseases, in the Medical checkups.
Majority (100%) agreed that Death compensation is given.
Majority (88.6%) said that they have given chance to discuss freely.
Majority (83.2%) feels that women were unable to come forward so through this awareness the exposure is good.

(IV) Findings related to the Programs on Capacity Building for women in Mahasemam
Majority (74.8%) said that they are relieved from feelings, mental agony and Stressful pains after the entry into Mahasemam.
Majority (81%) of them were benefited by the programme for blind and Medical Camps conducted by Meenakshi Mission Hospital and Research Center.

Majority (84.4%) of them understand the importance of several immunization vaccines and tablets.

Majority (66.8%) were able to concentrate on their health and family health.

Majority (85.2%) of them did not attend medical camps.

Majority (62.4%) were not able to come out from their problems.

Majority (88.4%) of them were unaware of Mahasemam’s Activities due to laziness.

Majority (53.4%) preferred to go with self medication and consider themselves as a good decision maker and they used to go rarely for consultation with physicians.

Majority (67.4%) were bothered only about their poor health.

Majority (98.8%) were irregular in attending medical checkups so nature of diseases is unknown to them and they behaved with ignorance.

Majority (81.2%) were unable to get time to think about them.

Majority (92.4%) were not having any negative view about scientific medicine.

Majority (90.8%) of them did not have believed on the ideas of others.

Majority (79.8%) agreed that this micro finance organization provides loan at nominal rate of interest, which leads the way for their better standard of living.

Majority (51%) were able to know the value of money.

Majority (56.6%) were influenced by the other members of Mahasemam with special reference to scheme of savings.

Majority (53.2%) said that unless and until their present needs were not fulfilled how they think about future.

Majority (51.6%) were unable to maintain dignified social status, because of poor savings capacity.

Majority (97.2%) were self employed and they know, how to save it.

Majority (53.8%) of their mind was not free to think about next stage.

Majority (100%) of them got trust worthy resource for savings.

Majority (91.2%) were more responsible in money matters.

Majority (78%) were out of fear about their future only since they have sufficient economical support.

Majority (83.4%) of them earns money, and they were not having any right to spend or save it.

Majority (76.8%) said that their dependency leads to dilemma decisions.
Majority (100%) were having the experience of cheating in the name of savings, due to their illiteracy.

Majority (84.4%) were not least bothered about savings due to ignorance.

Majority (54%) did not want to spend the money lavishly.

Majority (79.4%) were unable to control their own expense which leads to indebtedness.

Majority (61.2%) of them survive to do selfless service for the welfare of others.

Majority (85.6%) were in the mood of forgetting about the present life but survive with the dreams they want in future.

Majority (93.4%) were ready to sacrifice their own wish and will.

Majority (77.6%) were having individual attention to meet the necessary affairs.

(V) Findings related to the Effect of Mahasemam on the Empowerment of Women

Majority (100%) said that the programmes of Mahasemam created awareness to do jobs actively.

Majority (100%) responded that they became aware of passing on goat scheme and they got a goat in order to fulfill their needs.

Majority (100%) said that they render honest and true services whenever they have to look after the requirements of the people.

Majority (100%) agreed that they provided materials according to the needs of the people.

Majority (53%) of them were unable to market their products because of the fear of losing the profit.

Majority (100%) were able to know the concept of ‘power within’ and ‘power without’ faced in the process of empowerment of women.

Majority (100%) were guided by qualified Professionals for skill development programmes.

Majority (57.4%) were confident to take enough independent decisions.

Majority (66.8%) of them didn't help others though they were economically sound.

Majority (97.6%) of the family benefitted by the society and able to raise the national income.

Majority (83.2%) said that they were able to learn how to get benefit.

Majority (82.6%) said that skill development programmes are really worthy for their self development.
Majority (79%) of them were able to get income regularly so they can pay back their loans on time.

Majority (63%) of them lost their personal interest, in availing loan because of heavy interest.

Majority (94.8%) of them had trust on Trust

Majority (93.8%) of them were able to work hard for their upliftment

Majority (90.4%) had patience to attend, these programmes and get income through the programmes.

Majority (58.6%) were capable of doing all works independently.

Majority (63.2%) were self reliable to realize their duties and privileges through which they can be benefitted.

Majority (78.8%) disagreed that sexual harassment is decreased, due to courageous nature of women.

Majority (89.2%) said that dowry problems were reduced due to self awareness.

 Majority (92.6%) disagreed that divorcee or widows can not survive alone in their life. so nowadays they were all empowered to earn for their livelihood. They never ever expecting any helping hands from any others.

Majority (82.2%) said that income generated programmes helped them to attain high level of living.

Majority (79.6%) were empowered politically, socially and economically.

Majority (77.8%) revealed their ignorance on survival of the fittest.

Majority (76.8%) were safeguarded, due to the welfare schemes by Mahasemam.

Majority (97.6%) agreed that in urban areas, target is achieved whereas in rural areas, the real picture was pathetic.

Majority (79.2%) disagreed that there were balanced life physically and mentally.

Majority (83.2%) said that to some extent they were independent however natural factors forced them to be dependent.

Majority (96.4%) agreed that due to constraints at family level like commitment, sentiments, emotional support they could not act independently

Majority (84.4%) said that, they were capable to act independently.

Majority (86.8%) said that Mahasemam gives the capacity to do all the works independently or made them aware of doing all the works on their own.
Hypothesis

- The hypothesis of Members in Mahasemam are aware of Medical facilities is well accepted.
- The hypothesis of the Members of Mahasemam are able to repay is accepted.
- The hypothesis of the Members of Mahasemam are able to repay is accepted.
- The hypothesis of the Members of Mahasemam who availed loan are able to repay is accepted.
- The hypothesis of the Members of Mahasemam who availed loan according to the income are able to repay is accepted.
- The hypothesis of there is upliftment among women members of Mahasemam after they joined in Mahasemam is accepted.

Conclusion

According to the objectives, the researcher analyzed the data collected from the field and able to find out the sociological and economic empowerment of women in Mahasemam Madurai. The findings revealed that the quality of life based on social, cultural, psychological, economical and other development based well being of the study population. The group work offered the venue for shared experience, emotional support and social learning which could help to constitute a social identity. It build on the strengths of their members. The SHG Movement is a global phenomenon. The Helper Therapy principle postulated by Riessman pointed that it is a process by which helping others has a therapeutic effect on the helper and SHG to gain unique benefits that arise from helping someone who has the same problem as helper.

The findings of the study may be useful for policy makers and smooth functioning of Mahasemam. More benefits of Mahasemam obtained through proper functioning of these groups and extending of micro-finance to develop and promote micro enterprises.
5.8 Suggestion

- Mahasemam have to reach more and more unreached women.
- More and more innovative and sustainable financial services may be introduced towards poverty alleviation by Mahasemam.
- Mahasemam proving their vision by helping families to come out of poverty, still have to expand and develop their vision, not only restricted with TamilNadu alone but also at national/international levels.
- Helping the needy helpless families to help them by meaningful follow up. It is an utmost help to let women members to live with the integrated values:
  
  H – Honesty
  E – Excellence
  L – Love and Affection
  P – Patriotism

- Mahasemam Started, ‘SMILE’ (Semam Microfinance Investment Literacy and Empowerment) another microfinance for the upliftment of women, making them to smile really. Expansion of such services ranged from District level, State level and National level.
- Continuation of Regular programs of Mahasemam to have continuity in the services in order to build and strengthen the capacity among women members.
- Evolving methodology for the eradication of social problems like Alcoholism, Illiteracy, Poverty, and Domestic Violence with the help of effective awareness campaign by Mahasemam.
- Continuous Extension of services of Mahasemam towards women in rural areas.
- Efforts to remove lazy life by utilizing available resources of Mahasemam,
- The Superficial attitude of discrimination from womb to tomb and even after tomb is to be eradicated.