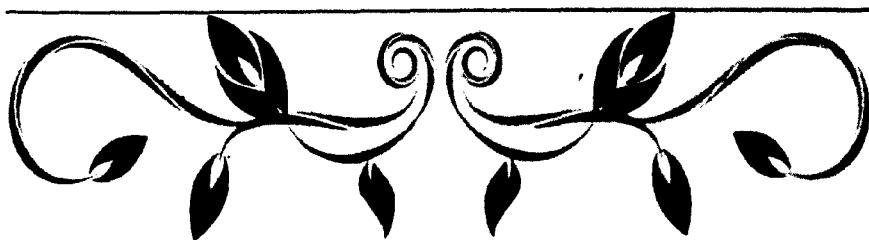


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## Chapter - V

# SUMMARY AND CONCLUSIONS

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The role of women in development is most intimately related to the goal of comprehensive socio-economic development, and is a strategic question for the development of all societies. In this regard it is worthwhile to quote the words of Pandit Jawaharlal Nehru-“To awaken the people, it is women who must be awaken and if she is on the move, the family moves, the village moves and the nation moves”. Thus, long back Pandit Nehru visualised the importance of women in our endeavour for social and economic development. Empowerment as a process of a community or a group of gaining out money and control over one's life. Empowerment has four different forms of powers.

- Power over – control or influence over others which is an instrumentation of domination.
- Power to – generative or productive power which creates new possibilities and actions without domination.
- Power with – a sense of the whole being greater than the sum of the individuals, especially when a group tackles problems together.
- Power from within – the spiritual strength and uniqueness that resides in each one of us and makes us truly human. Its basis is self-acceptance and self-respect which extend, in turn, respect for and acceptance off others as equals.

Empowerment defined through indicators. Indicators should encompass personal, social, Economic and political change. The goals of women's empowerment are to challenge patriarchal ideology to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality and to enable poor women to gain access and to control

of both material and informational resources. The component of empowerment includes.

- Women and men sense of internal strength and confidence to face life.
- The right to make choices.
- The power to control their own lives within and outside the home.
- The ability to influence the direction of social change towards the creation of a more just social and economic orders nationally and internationally.

Empowerment results, the empowered should become agents of their own development, exercising choices, selecting their own agenda and changing their status in the society.

At the first stage, the women share their feelings and experiences with each other and build a common vision and mission. In the second stage, the women tried to change the situation by bringing about a change into the gender and social relations. The third stage, the process of empowerment makes them more mature to realize the importance of collective action.

The Gender Empowerment Measure (GEM) used variables constructed explicitly to measure the relative empowerment of women and men in political and economic spheres of activities namely participation, decision making and power over resources. Empowerment' has gained significance as Social educational, economic, political and psychological Empowerment. Empowerment can be activated by five strategies. Including awareness, knowledge, information and skills. Individual and collective. Individual empowerment is a process of personal empowerment involving self-esteem, dignity, self-respect and self-perception. Collective empowerment aims at transforming collective conciseness, values and attitudes. Women gain

empowerment only – both men and women recognize that women should be respected and the society should contribute to empower them, when all men and women empowerment gains momentum in India.

An important component of social development is the access of the girl child to the world of knowledge and information. Educated women can get employment in all fields. They should no longer be dependent

The heinous evil of dowry needs to be put to an end. Domestic violence is at its peak, which needs to be curbed. Women's empowerment has five components.

- Women's sense of self-worth.
- Their right to have and to determine the choices.
- Their right to have access to opportunities and resources.
- Their right to have the power to control their own lives, both within and outside the home.
- Their ability to influence the direction of social change to create a more just, social and economic orders, nationally and internationally.

There are two dimensions of the empowerment concept with respect to women: the static and the dynamic. Empowerment of women in terms of their capacities to participate in main decision that directly or indirectly affects their lives, the dynamic concept, regards employment as a process of developing the capacity of individuals to participate effectively in making and implementing decisions that directly or indirectly affect them. The distinction between the static and dynamic concepts of empowerment is significant because it is likely to lead to different implementation strategies-specifically, the former may lead to exogamous empowerment strategies while the latter

may lead to endogenous ones. The capacity and skills assessment stage increases the chance that the requisite capacity and skills will be developed. The second stage involves identifying the capacity and skill that are needed for effective participation but which, the individual or group lacks.

The third stage of the empowerment process involves taking deliberate steps to build capacity and develop relevant skill as suggested by needs assessment programmes of enlightenment may require building capacity for planning, organizing co-ordination and resource and personal management. The fourth stage calls for the use of the skill and capacities that have been acquired to participate in actual decision making and to exert a greater control over that happens in the home, the work place, and in the wider society. The fifth stage consists of deliberate action on the part of the empowered person or group(s) to bring about change to redress the problems highlighted earlier. The last stage, evaluation, is important to assess the success or failure of the entire process, the results of which can be used as feedback in to next cycle of the empowerment process. Empowerment occurs within sociological Psychological economic spheres and at various levels, such as individual, group and community and challenges our assumptions about status quo, asymmetrical power relationship and social dynamics.

Empowerment implies expansion of assets and capabilities of people to influence control and hold accountable institution that affects their lives. Women face gender specific barriers to access education health, employment etc. Micro finance deals with women below the poverty line. Among the poor, the poor women are most disadvantaged-they are characterized by lack of education and access of resources, both of which is required to help them to work their way out of poverty and for upward economic and social mobility.

## **Women: the task ahead**

The most urgent task which now faces government is more innovative blending of the role of women into design of action programmes, policy instruments and evaluation criteria or monitoring procedures in all sectors of development.

The issue of women's role in development cannot be a concern of women only. The value-creating mechanism, i.e., the educational system and the media may be suitably modified to project values of sex equality. Governments could modify or eliminate legal provisions that still uphold the unequal statutes of women.

The strategies for action suggested in the sectorial chapter all call for operational instruments. Who is to initiate, implement and evaluate these measures at the national and at the regional and international levels the emphasis should be on perception, organisational and infrastructural development. At the government level, executive and administrative measures need to be taken to ensure recognition of women's productive, reproductive and participatory roles and to provide supportive services such as child care and social services, i.e., health care, education, catering housing and drinking water etc., to reduce their work burden and enable them to assume wider responsibilities. A concerted effort is needed to bridge the gap between the highest levels where plans are operationalized. A comparison of organisational and infrastructural models and approaches in different countries could provide an insight into the strengths and weaknesses of various arrangements.

The México conference had visualised the national commission as watchdog bodies to review and recommend measures necessary to enhance the equality and participation of women in development and decision making.

**Some countries.** Have defined the functions of the national mechanisms in the manner and provided them with the strength of the argument that women's affairs cannot be separated from the sectoral agencies' responsible for planning and implementation of development in the fields of agriculture and rural development, industry, energy, science and technology, urban and rural development, education, health and other social services must be acknowledged. Since the objective is the integration of women in all these sectors of development, it could be useful to institutionalise this concern, or mandate-to continue the task of making the sectoral mechanisms could also continue to increase the level of competence of women, advancing their role in development in various sectors.

In view of the stagnation of overall development, the modest resource support has kept efforts to promote the role of women at a marginal level in most developing countries. Thus in some developing countries such efforts have been primarily dependent on international aid. Apart from the fact that this may have precluded the integration of these efforts into major development sector, this dependence has in some cases also diverted attention from the goals of collective and national self-reliance, and sometimes also distorted national priorities.

Research on women in development, which has evolved during the decade as an important, instrument for the advancement of the role of women has been useful, since it has been instrumental in the collection of empirical information which has, to date provided most of the data to assess the impact of various development policies on women, it has sensitised the people involved in development planning and administration by posing issues resulting from their empirical investigations and promoted an ideological climate and public concern thus raising the level of consciousness among and others.

## **Women and self-help group**

In the context of collective action or organisation of women as a group assumes greater importance in the realm of development of women and place them on par with men. Women, deprived of their equal role in economic activity, were deprived of their justified social position in the society. Among the various experiments and programmes in vogue for development of women, the concept of self-help group approach has gained importance and made inroads in the realm of development of women. The self-help group, with credit and thrift activities as principal activities, attracted the attention of women in Andhra Pradesh and the state has become a pioneering state in terms of promotion of participatory development of women in the country.

A collection of women, either homogenous or heterogeneous, form as a group and pool their saving in a periodical manner. The group, as members among them as group coordinators or leaders. The collective leadership circulates the money saved among the needy members of the group with an interest rate mutually agreeable to all the members.

The self-help groups so formed have gained prominence in the recent past in view of the conducive atmosphere created by them in terms of bringing the women together. It is often believed that women in solicitude cannot match man in terms of thinking; a woman cannot excel herself in solicitude in view of the traditional valve system and creatural background. On the other hand, if women flock to gather they excel much better than men in terms of better thinking planning and execution of development works. The self-help group which were initially formed as thrift and credit societies have metamorphosed as platforms for initiating development activities.

The success of certain non-governmental organizations in the country in terms of using these women self-help groups to launch collective action for

local development initiatives have met with huge success. The success phenomena penetrated to policy thinking of government agencies and led to laying down a new policy of using collective strength of women self-help groups for launching development of women and children in rural areas (DWCRA) after meeting success and facing several constraints in terms of strengthened the approach with the launch of new programmes titled "Swarna Gram Sarojgar Yojana.

Thus, using collective action has become order of the day in government as well as non-government sectors. The state of Andhra Pradesh in India with its pioneering policy measures for development of women has created a conductive atmosphere for development programmes for women.

### **The present study**

Women, although constitute nearly half of our population, constitute an important segment among weaker sections by virtue of their backwardness in terms of social and economic development irrespective of their caste was debated much at international level and a global movement was initiated in terms of gender sensitization etc. This in background, an important event took place in Andhra Pradesh i.e., self-help groups movement, where in micro credit and thrift among was popularised as a movement, leading to emancipation of women from the clutches of drudgery of domestic work and placing them on par with men in terms of social and economic development smaller groups, simple financial transactions participatory and transport methods of documentation and implementation have attracted the attention of rural women in Andhra Pradesh.

The popularity of the self-help group movement in Andhra Pradesh. Attracted the attention of researchers in terms of its impact, evaluation etc. However, the process and facilitation aspects were not cover much and the

studies conducted in this record were confined to smaller sample. As the process and facilitation aspects of self-help groups movement indicate the factors responsible for its success at threshold level it paves an important insight in terms of reliability.

**The objectives of the study were**

- a. To study the process of women participation in self-help groups.
- b. To understand the factors responsible for facilitating sustainable interest of women to engage themselves with the self-help groups concerned.
- c. To study the impact of self-help groups movement in respects of various social and economic aspects pertaining to women's.
- d. To study the emerging pattern of leading issues derived out of impact of self-help group's movement.
- e. To derive important policy issues pertaining to self-help groups movement to facilitate sustainable development efforts for women.

The primary data was collected from the sample respondents by adopting the methods of interview schedules, personal interviews and observation. Secondary data relating to the different aspects of self-help groups (the structural set up and functional aspects) have been collected from the official records maintained by the non-governmental organizations in the Tirupati. The interview schedule was first pretested. The total sampling of the study consists of 300 women self-help group members. The respondents were selected by using purposive sampling method.

### **Bank linkage in Tirupati**

Total number of self-help groups received Bank linkage in 2011-2012 950 groups. Total amount received as bank linkage from April 2012-june 13.78 cores. Tirupati town self-help groups received pavalavaddi up to march-2011, 2133groups total amount 2.70 crore eligible self-help group for pavalavaddi from April 2011 to Dec 2011.Total amount of pavalavaddi to be released 2.26 crore.

### **Tirumala Tirupati Devasthanams shops for Self Help Groups**

The Tirumala Tirupati Devasthanams (TTD) to allot five per cent of the commercial out lets in Tirumala and Tirupati for the women self-help groups which would prove an effective exercise towards women empowerment. During an interaction with the members of the Tirupati-based self-help groups under the Tirupati Municipal Corporation limits that as there were about 1000 shops in Tirumala, providing five per cent shops to the women groups was just. The women groups could also be benefited if special focus was put on the self-help groups by away of allocation the shops in railway station and bus stations and Tirumala Tirupati Devasthanams (TTD) accommodation points. The self-help groups can also be given the housekeeping in the Tirumala Tirupati Devasthanams (TTD) cottages and guest houses. The coffee shops and other prime outlets were allocated to the influential persons.

### **Some of the major finding of the study is mentioned**

Some of the findings of the research work were given below:

- The feeling homogeneity is good.
- Members of Self Help Groups are expected to enable the membrane to develop the ability to take proper decisions in family matters, management skills, and the leadership qualities.

- Participation in group activities is helpful in developing the sense of responsibility and the insight into entrepreneurship.
- Self Help Groups acquired knowledge on ability to challenge societal power relation and to control source of power.
- Self Help Groups has the ability to create alternative employment. And also alternative economic structures locally.
- Self Help Groups has gained knowledge on ability to fight injustice, legal and political awareness and to organize struggle.
- Self Help Groups members acquired the ability to interact effectively in public sphere and known the ability to participate in non-family group.
- More than (60%) of self-help groups consist of members belonging to BPL families.
- The meetings are held regularly. However, the attendance to these meetings to be improved.
- Eighty eight per cent of the members borrowed loans from Banks and repayment is 95%.
- 90% of them make saving regularly.
- The financial statuses of households had improved due to improvement in access across to formal credit institutions, since self-help groups are linked with Banks.
- Access to credit has enabled women to undertake income generating activates.
- There are improvement in school enrolment, attendance, toilet facilities and Access to electricity and GAS.

## **SUGGESTIONS**

In the light of the foregoing analysis the following measures are suggested for improving the functioning of the self-help groups for better development of women through their empowerment.

- 1) Social mobilization and people's participation should be the key strategy of the government for poverty eradication. It should occupy the highest priority of the Government.
- 2) The process of empowerment of women at the political level has already begun, but it needs to be carried forward into the social and economic spheres as well. Special emphasis would have to be placed on ensuring that control of social infrastructure in the public domain is vested in women and womens organizations.
- 3) The government should formulate a "National Women's Empowerment Policy" by drawing various experts working in this field.
- 4) There should be a common set of guidelines for all the Self Help Groups.
- 5) All the Government functionaries should be trained and sensitized on the processes involved in social mobilization and community empowerment.
- 6) Continuous training, motivation and exposure of the community volunteers, network leaders, group leaders and members is required to sustain the groups.

- 7) Banks and implementing agency should take steps to avoid under financing and for verification of assets periodically. This type of verification helps the misuse of funds by the beneficiaries.
- 8) While selecting the groups, preference may be given to those groups, in which the members have crossed the eligible age limit to secure government jobs.
- 9) Preference should be given to the literate women in the training programme. The Government should take various steps to promote women education, training and skill especially women of lower strata of the society.
- 10) To improve the economic status of women and to bring them into mainstream of national development a combination of multiple policy strategies to be adopted such as (a) Boosting of productivity in women's work, (b) expansion of women's employment, opportunities, (c) raising of income levels in women's jobs and (d) mobilisation of women into participatory groups.
- 11) Delays should be avoided at every stage.
- 12) A women's forum should be formed to discuss the SHG activities.
- 13) The group members should be properly guided about the maintenance of accounts and investment.
- 14) More emphasis should be laid upon capacity building and skill development of the group members.
- 15) Groups should be formed on the basis of inherent binding force already prevailing among the members.

- 16) Steps shall be taken to see that group functioning should be democratic, otherwise non-participating members might distance themselves away from the groups.
- 17) The government should recognize the groups as suitable platform for dissemination of knowledge or information.
- 18) Multipurpose training centres in rural and urban areas would provide a self-reliant approach to life.
- 19) Women are not only users but also providers of health care, so they have to be fully informed and become active participants in health planning and decision-making process at all levels.

## **CONCLUSIONS**

Poverty can be viewed as, (a) Economic poverty, (b) Environmental poverty, (c) Human poverty. ‘Economic poverty’ basically means that the poor lack of income generating resources and the purchasing power to earn enough to meet their subsistence. ‘Environmental poverty’ deals with the physical environment in which the poor lives. The poor do not have access to basic minimum needs of life like safe drinking water, shelter, sanitation, roads etc. ‘Human poverty’ relates to the socio-cultural environment of the poor. The deprivation relates to socio-developmental indicators like literacy, primary education, primary health care, family welfare etc.

To facilitate empowerment of women through self-help groups the government should provide various programs to increase the capability of the urban women by providing literacy, primary education, primary healthcare, family welfare and political participation of the women.