

CHAPTER - VI

SUMMARY And CONCLUSION

"The issue of women's empowerment assumes tremendous significance in the context of the emerging interface of growth, human resource development, resource use and economic self-reliance."

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The discussion on earlier chapters and a synthesis research findings can be summarized :

The focal point of the study centres to developing insights into the factors that contribute to successful grassroots rural women entrepreneurship for income generation through active/income generating WSHGs under the SGSY by the sampled grassroots rural women from low income household of the locale. 25 active/income generating WSHGs and 250 grassroots rural women respondents (micro entrepreneurs) therein have been studied as per the set objectives. The statistical results and discussion as follows:

The sampled women respondents are in the age-group of 31-40 years, 52 percent of them are illiterate and mostly belong to BPL category. The total sampled women respondents i.e. 250 (100 percent) wish to join this or that micro enterprise in the locale. The most compelling factor for them to join WSHGs has been their unemployment. Economic compulsions, having lot of leisure time, unknown to other work and work experience are the other factors.

Potentiality of more income generation has been the prime factor to select a particular enterprise by them. The selection of micro enterprise is found to be home-based and traditional in nature. Micro credit has been found contributory in establishing and running their micro enterprises. They have taken group's loan too but 48.00 percent respondents have utilized it for non-entrepreneurial purposes. It is also found that backward linkages are strong and forward linkages are weak for the micro enterprises of the respondents. It being so, 62.00 percent of the output of respondents are sold at home and 28.00 percent are sold in village hat. The respondents say that their enterprises are viable and sustainable for raw material is available, moderate price structure prevails, tuff competition does not exist, neglible business risk is involved and credit flow is there. Thus, the respondents opine that they are benefited with running their micro enterprises because their self-employment is assured (34.80 percent), family income is increased (32.80 percent), social status is improved (22.00 percent) and their social confidence is developed (08.00 percent). It is found that generally the monthly income of the respondents increased in the range of below Rs. 300 to Rs. 900 after joining WSHGs. Thus, there appears positive economic impacts on the respondents because not only their incomes are increased but they are also able to develop savings habits and have been in such a position (44.00 percent) to use the generated income in household matters. Their family resources are managed to some extent by this way. However, it seems that as far as the generated income is concerned it is incapable to bring them out of poverty-trap because it is very low. For steady success of their entrepreneurs the women micro entrepreneurs as such (42.00 percent) suggest that their family members should share their domestic work along with child care. The cooperation of the husbands is also desired by the respondent.

The general conclusions of the study as follows:

1. Given the poverty-ridden and acute backwardness of the locale the illiterate and BPL category sampled grassroots rural women respondents have emerged as micro entrepreneur by joining active/income generating WSHGs under the SGSY.
2. The sampled women respondents are oriented towards their micro enterprise activities for 100 percent of them are willing to start same or the other enterprise for income generation.
3. Factors like unemployment, to earn additional income, to utilize their leisure time, unknownness to other works and work experience have compelled them to avail this alternative.
4. The running micro enterprises in the locale are that of traditional in kind like buffalo rearing, goat rearing, cap making, bisatkhana business and kirana/parchun and mixed business and alike.
5. Thus, the micro enterprises of the locale as such are home-based; less risky, based on traditional technology and known skill. It means that they choose that economic activity in which they have prior knowledge, skill and preferred trading.
6. Because the micro enterprises of the sampled women respondents are not diversified and modernized in the locale therefore their sales proceeds come under the low level of income generating activities. Therefore, the income created so, as it seems, is not able to bring them out of poverty-trap.
7. There exist various constraints in the path and process of their micro enterprise activities such as cultural bondages, bureaucratic

mechanism and their own family's limitations and restrictions in the locale.

8. The constraints as above may make them the second grade women entrepreneurs as compared to their urban counterparts. These constraints are to be removed for sustaining their entrepreneurial efforts.
9. Viability and sustainability factors prevail for their micro enterprise in the locale. Hence their emergence as high potential income generating micro entrepreneurs can not be denied in future.
10. Development of micro enterprise activities in the deprived grassroots rural women of the locale is not only making them economically more secure but also providing them with mobility, meeting and interacting with outsiders and also developing self confidence within themselves.
11. The findings of the study provide a base for developing strategy for improving situation of rural grassroots women through the vehicle of micro entrepreneurship. As is evident in the study, amongst the lower strata of the society of the locale, entrepreneurial initiatives by starting such a micro enterprise with micro credit can lead to **new equilibrium** and generate 'energy of action' when supported by their inner motivation (Wadhera and Koreth, 2012).
12. Thus, through the membership of WSHGs and micro credit interventions under the SGSY the sampled women respondents are on the forefront of entrepreneurship to wage their war against

economic deprivation, poverty, low level of income, marginalization and sexual disparity and so on.

13. It is suggested that sampled grassroots micro entrepreneurs of the locale have to change them themselves in new dimension. That is to say they have to create a demand for their products; they have to meet gap in the existing demand; they have to add value for the customers, they have to introduce an innovation in existing process or product and lead to customer satisfaction, lastly, they have to create new markets or even a new customers (Wadhera and Koreth, 2012). All these require their skill formation, capacity building literacy and their inner motivation.
14. In fine, it can be said that the set objectives of the study are met and allied questions have been answered in the text of the study. As per statistical results and discussion it can be inferred that the SGSY has developed proper micro enterprising environment for the sampled WSHGs and sampled grassroots rural women respondents (members) in the locale. However, this environment has been a bit negatively affected because the income generating micro enterprise activities are traditional or say, not diversified and modernized to date. Added to, micro enterprise activities of the sampled grassroots rural women have positive economic impacts on them in terms of developing their savings habits, generating self employment opportunities, supplementing family's resources, lessing of their poverty level, raising their standard of leaving and a bit strengthening their weak economic empowerment under the SGSY in the locale. Thus, only hypothesis number two is rejected. The study proves its justifications under the given limitations as stated earlier.

Implications of the Study for the Home Science Discipline:

"Home science is an interdisciplinary field of knowledge with focus on Food & Nutrition, Fabric & Apparel Designing, Human Development, Resource Management, and Communication & Extension. Earlier it prepared an individual to obtain recent scientific information to cope with the day to day problems but today efforts are being made to provide facilities to invigorate the theoretical knowledge of the students through field training and research in laboratories so that they are able to launch entrepreneurship programmes successfully." (Malhotra, S.B., 2006)

Briefly, Home Science is a dynamic, articulated and behavioral subject, mainly centred to women affairs. The present study centres to grassroots rural women whose domination in female population of India is self-proved. They are '**unequal partners**' in their routine life and in social sector too. They are found powerless and are placed in substandard status having low standard of living. They are supposed to do double duties – one at home, two – at any workplace whether in agricultural field or as wage-earner or engaging themselves in any micro enterprise activities. Therefore, not only they have to make efforts for family resource management, family and child care but for doing something solid in nature for their family development also. Thus, they are engaged for twenty-four hours. The study produces alternatives for self-employment and strengthening their week economic empowerment so that they may portray their identity, personality traits and social recognition for themselves too. The study messages that the grassroots rural poor women have the same capacities as the men may have. Only thing is that they should have and avail opportunities for revealing their attributes. Micro enterprise activities provide this opportunity by forming or joining women self help group by them. By

doing this endeavour the said women find new identity as some women members report that "**after joining the SHG while meeting at market places and bus stop they experience a special bond.**" Thus, the Home Science implication of the study is this that it is women-centric, making the arena of the subject of women development broad and attracts women efforts in non-traditional way. The Home Science subject, in this manner, may be termed as behavioral or managerial Home Science discipline having numerous socio-economic dimensions. There are specific facets of women self-reliance which can be deduced for further research and discussions by this study. In this way, the study seems to be a part of the extension education in Home Science in which women come out of 'purdha' and 'four walls' of their home to work as women resource for national reconstruction and development. Thus, the study is implicative for family resource management and extension education which are integral part of the subject - Home Science. Various policy-interferences may be drawn by the students of Home Science especially meant for women resource management, women's economic status development, women's role as house wife and as entrepreneur, women's economic empowerment, gender equality and all that for furtherance of their future studies in Home Science.