

SUMMARY
&
CONCLUSION

V. SUMMARY:

Empowerment is closely connected to the individual and collective level which can be economic, social or political. The term Empowerment include self-strength, self -power, control, self-reliance, life of dignity in accordance with one's values, own decision making , freedom and capability of an individual . The actual meaning of women's Empowerment lies in the ability of women to control her own destiny.

The SGSY lunched during 1999 in India is combined with IRDP and ailed schemes covering various features of micro enterprise with a strong attention on SHG.

The present investigation has been designed to study among the SHG of two Districts in West Bengal with a view to enlighten the strategy for Empowering Indian women through SGSY. The study includes following objectives:

OBJECTIVES:

General objective

The major Objective is to examine and focus upon the SGSY as a strategy for improving the conditions of the women under study.

Specific objectives

1. To find out the nature of change in socio-economic characteristics of women under study.
2. To study the change in socio-psychological characteristics of women under study.
3. To find out the development of communication skills among the women involved in SHGs.
4. To study the impact of the programme on women involved in SHGs.
5. To know about levels of security (both social and economical) programme.

6. To study the decision making power of women either in household or in the group.
7. To find out the nature of role relation performed by the women either in household or in the group.
8. To know the motivation factor behind the involvement in SHGs by women.
9. To find out the level of awareness among the women in respect of activities taken under SGSY in two district.
10. To study the knowledge level of women in respect of activities taken under SGSY in two district.
11. To compare the socio-economic, socio-psychological attitude of the women under SGSY in two district.

The dependent variables of this study are discussed below:

Dependent variables -

1. Attitude towards Employment Status
2. Attitude towards Income generation,
3. Attitude towards SHG, have been taken for the study which were measured by developing the schedule. Another 38(Thirty Eight) independent variables selected for the study were grouped as follows:

Socio- Economic Profiles :

Caste, Education of Respondent, Occupation of Respondent, Type and Size of family, Material Possession, Land holding, House type, Age, Religion, Marital Status, Domestic Animal , Land holding, Source of family income, Monthly family income,

Communication Profiles:

Social participation, Source of information from locality, Source of information from media, Support and information regarding SGSY,

Socio-Psychological Profiles:

Essentiality of training, Education helps to get this activity, Effective activities for women , Reaction of family members, Utilization of land, Spending additional income, Opinion regarding participation in SGSY, Manage both family and SHG activities , Effective for women, Opinion about SGSY, Money received from government, Additional income rise economic status ,Work assignment round the year, Avenues for employment through SGSY, Additional income improve economic condition, Security from income generation , Time of involvement in SHG,

For measure of the independent variables available scale were used along with developing schedule necessary for the study.

Conventionally West Bengal is divided in to two parts i.e. North Bengal and South Bengal .Paschim Medinipur and Hooghly represent two districts in South Bengal. Paschim Medinipur represents the highest number of Women SHGs (WSHG) & Hooghly represents the lowest number of Women SHGs (WSHG).Therefore, Paschim Medinipur and Hooghly districts were purposively selected on the basis of the number of WSHG.

Khanakul-II Block of Arambagh Sub-division in Hooghly District was selected on the basis of highest population of B.P.L household as well as rural exposure. Sreerampur -Utterpara Block under Sreerampur - Utterpara Sub-division was selected on the basis of lowest population of B.P.L household as well as urban exposure.

Rishra Gram Panchayet in Sreerampur -Utterpara Block under Sreerampur -Utterpara Sub-division in Hooghly District was selected on the basis of highest number of WSHG and Nabagram Gram Panchayet in Sreerampur -Utterpara Block under Sreerampur -Utterpara Sub-division in Hooghly District was selected on the basis of lowest number of WSHG. Rajhat Gram Panchayet in Khanakul-II Block of Arambagh Sub-division in Hooghly District was selected on the basis of lowest number of WSHG. Dhanyaghori Gram Panchayet in Khanakul-II Block of Arambagh Sub-

division in Hooghly District was having selected on the basis of highest no. of WSHG.

Narayangarh Block of Kharagpur Sub-division in Paschim Medinipur District was selected on the basis of highest number of WSHG and exposure to rural area. Medinipur Block of Medinipur Sub-division in Paschim Medinipur was selected on the basis of 2nd lowest percentage of B.P.L household as well as more close to urban area and 2nd lowest number of WSHG.

Panchikhuri Gram Panchayet in Medinipur Block under Medinipur Sub-division in Paschim Medinipur District represent lowest number of WSHG and Bonpore Gram Panchayet from Medinipur Block under Medinipur Sub-division in Paschim Medinipur District represent highest number of WSHG. Kunarpur and Khurshi Gram Panchayet in Narayangarh Block of Kharagpur Sub-division in Paschim Medinipur district represent lowest and highest number of WSHG respectively.

Total numbers of respondents in Hooghly District were 100 from Sreerampur -Utterpara Sub-division and 64 of Arambagh Sub-division. Total **100 +64 =164** respondents were selected from Hooghly District.

Total numbers of respondents in **Paschim Medinipur** District were 60 respondents from Medinipur sub-division and 176 from Kharagpur Sub-division. Total **60 +176=236** respondents were selected from Hooghly District.

In this way, the total sample size of the study was **400 (164 +236)**.

The important findings of the study are:

- 1) Most of the respondents under study in the districts of Paschim Medinipur were Hindus by religion. Most of them were married having primary education and used to reside in katcha house. They have nuclear type of family and were dependent on agriculture for source of income. Most of them were in schedule caste and tribal community with land size upto 10 bighas. Majority of them hold cycle and bullock cart and were not

aware about the additional income for their betterment. They did not consider training for their improvement. They used to give more emphasis on individual activity for improvement of their self employment. They used land mostly for cultivation rather than other purposes. They had exposure to SHG for 2-5 years for which they thought that the experience of SGSY was helpful for getting better employment. They had moderate attitudes towards the co-members of their groups. In general, they accepted the activities assigned by the groups moderately.

2) The most of the respondents under study in the districts of Hooghly were also Hindus by religion. Most of them were married having high school education and used to reside in katcha house. They had nuclear type of family and were dependent on business for source of income. Most of them belonged to schedule caste and schedule tribe having no land at all. Majority of them hold cycle and radio and they thought that additional income can help partially in economic improvement of the family. They consider training as most important of their self-employment. They mostly utilized land for firm to generate income. They also maintain good relation with the other members of the family. They had exposure to SHG for 0-2 years for which they thought that the experience of SGSY was hardly helpful for better employment. They had moderate attitudes towards the co-members of the groups. They have moderately accepted the activities assigned by the groups time to time.

3) The effect of different independent variables on dependent variables have been studied combinedly for two districts and found that the dependent variable Attitude towards total Income generation had sufficient effect on independent variables like education, female member, house type, caste, family type, material possession, source of information from media and getting information and support about SGSY. Whereas , the dependent variables Attitude towards total Employment Status had significant effect on education, marital status , family size, male and female member, land hold, house type, source of income, material possession, caste , family type, source of information from media and getting information and support about SGSY. Attitude towards total SHG had significant effect on male member, source of income, domestic animal and material possession.

It revealed that only material possession had the significant effect on all dependent variables under study. On the other hand religion, social participation and source of information from locality had no effect on any one the dependent variables under study.

- 4) There was no significant difference between two districts (Paschim Medinipur and Hooghly) for attitude towards total SHG. But in case of Hooghly district, there was having significantly higher mean score for attitude towards total income generation and attitude towards employment status.
- 5) All the four Blocks were varying significantly. However, the Medinipur Block was having significantly least mean score for attitude towards total Income generation and attitude towards total employment status. Whereas, the Sreerampur-Uttarpara Block was having significantly least mean score for attitude towards total SHG.
- 6) Educational status, caste, monthly income and house type had positive and highly significant and source of information from media had positive significant contribution towards the variability in attitude towards total income generation in Paschim Medinipur district. Whereas in Hooghly district, religion, educational status and getting support and information about SGSY had significant contribution towards the variability in the same dependent variable.
- 7) Educational status, opinion about SGSY, monthly income, marital status, getting support and information about SGSY had positively and highly significant contribution towards the variability in attitude towards total employment status in Paschim Medinipur . Whereas in Hooghly district, educational status, money received from Government, occupation and religion had positive and highly significant contribution towards the variability of the same dependent variable.
- 8) Getting support and information about SGSY, opinion about SGSY and monthly income had positively significant contribution towards the variability in attitude towards total SHG in Paschim Medinipur district.

Whereas in Hooghly district, source of income had maximum negative significant towards the variability of the same dependent variable.

9) A. Pearson's correlation revealed that there were significant relationship of attitude towards total Income generation and attitude towards employment status with educational status, opinion about SGSY in Narayangarh Block of Paschim Medinipur district. In the same Block, attitude towards total SHG was related with male and female members, family size, family type and money received from Government.

B. House type and opinion about SGSY were significantly related with attitude toward total SHG, attitude toward total income generation in Medinipore Block of Paschim Medinipore district. In the same Block educational status, material possession and money received from government where significantly related with attitude towards total income generation and attitude towards total employment status. Domestic animal and land hold were related with attitude towards total income generation.

C. Educational status was related with both attitude towards total income generation and attitude towards total employment status in Serampore, uttarpara Block of Hooghly district. In the same Block, opinion about SGSY was related with an attitude towards total employment status and age was with attitude towards total SHG.

D. Educational status, house type and money received from government were positively related with attitude towards total employment status in Khanakull Block of Hooghly district.

E. In the district of Paschim Medinipore it was found that attitude towards total income generation was significantly related with occupation, caste, educational status, house type, source of information from media, how to involve in SGSY, an opinion about SGSY. Attitude towards total employment status was related with source of income, occupation, educational status, house type, material possession, source of information from media, how to involve in SGSY and opinion about SGSY. Attitude towards total SHG was related with religion, monthly income, how to involve in SGSY, opinion about SGSY.

F. In the district of Hooghly it was found that attitude towards total income generation was significantly related with religion, caste, educational status, getting support and information about SGSY and how to involve in SGSY. Attitude towards total employment status was significantly related with material possession, monthly income, occupation, caste, educational status, house type, getting support and information about SGSY and how to involve in SGSY and money received from government. Attitude towards total SHG was related with family size, family type, land hold and opinion about SGSY.

10. A. Spearman's co-relation found that there were significant relationship of attitude towards total income generation with occupation , educational status, time involved in SHG, how to involve in SGSY and opinion about SGSY in Narayanghar Block in Paschim Medinipore District. In the same Block attitude towards total employment status was significantly related with educational status, source of information about media, how to involve in SGSY and occupation. Whereas, attitude towards total SHG was significantly related with monthly income, family size, how to involve in SHG, time involve in SHG, attitude towards acceptance of group activities, enjoy during performance, family type, male member and opinion about SGSY.

B. Caste, educational status, house type, material possession, source of information from media, money received from Government, domestic animal ,monthly income and land hold were significantly related with attitude towards total income generation in Medinapore Block of Paschim Medinipore District .In the same Block attitude towards total employment status was significantly related with source of income, marital status, educational status, source of information from media, source of information from locality, how to involve in SGSY, money received from Government, monthly income, house type and material possession. Whereas attitude towards total SHG was significantly related with how to involve in SHG, house type, source of information from locality.

C. Educational status and how to involve in SHG were significantly related with attitude towards total income generation and attitude towards total

employment status in Sreerampur-uttarpara Block of Hooghly District. Whereas attitude towards total SHG was significantly related with age and male members.

D. Religion , caste and getting support and information about SHG were significantly related with attitude towards total income generation. Whereas attitude towards total employment status was significantly related with monthly income, occupation, caste, money received from Government, marital status and how to involve in SGSY.

E. In the district of Paschim Medinipore, it was found that the attitude towards total income generation was significantly related with educational status, home type ,source of information from media, how to involve in SGSY and material possession. Whereas attitude towards total employment status was significantly related with source of income, marital status ,educational status, home type, material possession ,source of information from media ,how to involve in SGSY , opinion about SGSY and money received from Government. On the other hand, attitude towards total SHG was significantly related with religion, monthly income, how to involve in SGSY and opinion about SGSY.

F. In the district of Hooghly, it was found that the attitude towards total income generation was significantly related with educational status, marital status, how to involve in SGSY, getting support and information about SGSY. Whereas attitude towards total employment status was significantly related with marital status , monthly income, occupation, education status, house type, getting support and information about SGSY, how to involve in SGSY, money received from Government and caste. On the other hand, attitude towards total SHG was significantly related with family size, land hold, family type, male members and domestic animals.

11. Canonical correlation of 1st set of canonical variate found that family type and size had significant positive association with attitude towards total SHG. Whereas attitude towards total income generation and attitude towards total employment status were significantly affected by educational status, marital status, house type and domestic animals.

12. The 2nd set of canonical variate resulted that material possession and social participation increased the attitude towards total income generation. At the same time, attitude towards total employment status and attitude towards total SHG were enhanced due to family size, opinion about SGSY, educational status, age, money received from Government and land holding.

13. Factor – I showed that variables like male, female, family type were highly positively loaded characters. Factor – II depicted that variables like house type, material possession, and opinion regarding participation in SGSY were highly positively loaded characters. Factor – III expressed that variables like Educational status of respondents, essentiality of training, Education helps to get the activities were the highly positively loaded characters. Factor – IV depicted that variables like additional income rise economic status was the highly positively loaded characters. Factor – V expressed that variables like attitude towards acceptance of group activities, enjoy during performance were the highly positively loaded characters. Factor – VI expressed that variables like security from income generation, work assignment round the year, Avenues for employment through SGSY were the highly positively loaded characters. Factor – VII showed that variables like domestic animal, land hold were the highly positively loaded characters. Factor – VIII expressed that variables like marital status, social participation were the highly positively loaded characters. Factor – IX depicted that variables like spending additional income, time of involvement in SHG were the highly positively loaded characters. Factor –X expressed that variable like opinions about SGSY, money received from government were the highly positively loaded characters. Factor –XI depicted that variable like effective activities for women, attitude towards co-members, effectivety were the highly positively loaded characters.

CONCLUSION:

On the basis of preceding analysis and interpretation concluding statements in the following manner:

1. The most of the respondents under study in both the districts (Paschim Medinipore and Hooghly) were Hindu by religion and most of them were married. They belonged to Sc and ST communities and used to live in katcha house. Most of them had moderate attitude towards the co-members of their groups. But the respondents of Paschim Medinipore were having primary education. They had exposure to SHG for 2-5 years. They did not bother training for their improvement and mostly they used land for cultivation. Whereas the respondents of Hooghly district were having high school education. They had exposure to SHG for only 0-1 years. They used to give emphasis on training for improvement and mostly they used land for business farm.
2. It was found that only material possession had the significant effect on all dependent variables under study. On the hand, religion, social participation, source of information of locality had no effect on any one of the dependent variables under study.
3. There was no significant difference between the respondents of two Districts under study for attitude towards total SHG. Whereas all four Blocks under study were varying significantly. The Sreerampur-Uttarpara Block was having significantly least mean score for attitude towards total SHG.
4. Monthly income was the only independent variable which had positive and significant contribution towards the variability in attitude towards total income generation, attitude towards total employment status and attitude towards total SHG in the district of Paschim Medinipore. Whereas in the district of Hoooghly, religion and educational status had positive and significant contribution towards the variability in the attitude towards total income generation and attitude towards total employment

status. But in this district source of income of the respondents had maximum negative significant towards the variability in the attitude towards total SHG.

5. Pearson's correlation study concluded that the towards the variability in the attitude towards total income generation was significantly related only with caste, educational status and how to involved in SGSY, in both the districts under study. Whereas occupation, educational status, house type material possession, and how to involve in SGSY were significantly related with the attitude towards total employment status in both districts. But attitude towards total SHG was significantly related only with opinion about SGSY in those two districts.

6. Spearman's correlation observed that the attitude towards total income generation was significantly related with educational status and how to involve in SGSY in both the districts under study. Whereas marital status, educational status, house type, how to involved in SGSY and received money from Government were significantly related the attitude towards total employment status in both districts. But there was not a single common independent variable found which significantly related with attitude towards total SGH in both districts simultaneously.

7. The first set of canonical variate revealed that family type and family size had significant positive association with attitude towards total SHG in both districts. Whereas second set of canonical variate found that attitude toward total SHG were enhanced due to family size, opinion on SGSY, educational status, money received from government and land holding.