

Chapter – VI

SUMMARY OF MAJOR FINDINGS OF THE STUDY AND SUGGESTIONS

In the concluding chapter, an attempt is made to bring out the major findings and conclusions of the study. This chapter includes two parts. Part – I deals with the major findings of the study and Part – II represents the suggestions.

The study on “Economic Empowerment of Tribal Women through Contemporary Women Development Schemes in Karnataka – A Case Study of Chitradurga District” was undertaken with the objective of examining how far the socio-economic conditions of tribal women are improved due to contemporary women development programmes. The specific objectives have been studied with reference to the Chitradurga district in Karnataka State.

The Introductory Chapter has provided for an understanding of the problem under analysis, the objectives behind the study and procedures followed in the analysis of data gathered through personal observation in the field and secondary sources. This chapter serves as the foundation on the basis of which the other chapters of the study are developed.

The second chapter devoted attention on theoretical framework and review of empirical studies concerned to subject matter. In this chapter a brief review of research studies conducted by individual researchers and research institutions on self employment schemes and empowerment of tribal women in India and also in Karnataka State is presented. Finally research gaps have been identified.

The third chapter deals with the performance of Swa-Shakti, Swavalambana and Udyogini Programmes, and the development of women in India. A detailed State-wise and year-wise analysis of the Swa-Shakti, Swavalambana and Udyogini Programmes, is presented in this chapter.

The fourth chapter represents the performance of Swa-Shakti, Swavalambana and Udyogini Programmes in Karnataka. It includes the objectives, functions and different economic activities of the Swa-Shakti, Swavalambana and Udyogini Programmes.

An attempt is made to analyse the socio-economic profile of the sample respondents in Chitradurga District in sixth chapter. A detailed analysis is presented in this chapter. Hence, this chapter is considered as focal chapter of the present study.

The last chapter sets out a summary, and presents the conclusions of the study. It also attempts to indicate the possible changes in the procedures of government sponsored programmes in order to empower the tribal women, which called for the fuller realisation of the objectives as originally, envisaged.

6.1 Part -I

Major Findings of the Study

Based on the analysis and discussion in the study of “Economic Empowerment of Tribal Women through Contemporary Women Development Schemes in Karnataka – A Case Study of Chitradurga District”, the following findings have been drawn:

1. It is clear that the age group of the respondents under study contains 51.67% respondents in 31 to 40 years and 26.67% respondents in the age group of 20 to 30 years, 13.33% respondents in 41 to 50 years, 7.67% respondents in 51 to 60 years and 0.66% respondents in more than 60 years of age group in the study area.

2. It is evident from the study that out of 300 respondents under study 9.66% respondents are illiterate, 19.67% were only literate, 26.67% of respondents have studied upto primary school level, 20.67% of the respondents have studied upto middle school level, 18.33% of respondents have passed the high school and intermediate examinations, 5.0% respondents are highly educated and they have obtained graduation degree in the district.
3. It can be observed in Challakere taluk, 36.67 per cent of women beneficiaries belong to agricultural labour followed by 23.33 per cent were agriculture, and 16.67% of respondents are from weaving and dairy respectively. And 2 per cent of women beneficiaries were sheep rearing and 5 per cent of women beneficiaries were house wife as we found from the study.
4. Out of 300 respondents, after joining self help group all respondents income level has been improved and 6.6 percent of the respondents crossed their income level above Rs.2,000 per month particularly.
5. It is found that 83.6 percent of the respondents have economically benefited and better access to the credit facilities, followed by their better saving habits (67.6%) also.
6. Out of 300 respondents 72.4% were getting monetary benefits upto Rs.1,500 from income generating activity and 22.8% respondents getting monetary benefit which ranged between Rs.1,501 to Rs.3,000 per month in the study area.
7. It is observed that 95.6% of the respondents felt that there is improvement in their communication ability followed by increased confidence level (83.6%), respect from the society (76.4%) and respect from the family member (67.2%) by taking up of income generating activity in the study area.
8. The major problem faced by the respondents was excessive stress and tension in women (80.4%) followed by improper utilization of

- fund (71.2%), improper accounts keeping (68.4%) also.
9. The data revealed that cent-percent of SHG members were aware of dairy (100%), sheep and goat rearing (100%) enterprise followed by poultry (20.67). In Challakere taluk, it was observed that all the self help group members were aware of dairy (100%) sheep and goat rearing (100%) followed by poultry (30.00%) enterprises. In Chitradurga taluk, it was observed that majority of self help group members were aware of dairy (100%) and sheep and goat rearing (100%) followed by poultry (13.34%) enterprises in the study area.
 10. The data revealed that cent-percent of self help group members were aware papad making (100%) enterprise, followed by pickle making (98.33%), bakery (97.50%), roti making (96.67%), vermicelli (89.17%), chutney (52.50%) and masala powder (22.50%). In Challakere taluk, it was observed that all the SHGs members were aware of papad making (100%) enterprise followed by pickle making (96.67%), bakery (95.00%), roti making (93.33%), vermicelli (78.33%) chutney (50.00%) and masala powder (13.33%). In Chitradurga taluk, it was observed that all the SHGs members were aware of pickle making (100%), papad making (100.00%), bakery (100%), roti making (100.00%) and vermicelli (100.00%) enterprise followed by chutney (55.00%) and masala powder (31.67%) also from the study area.
 11. The data indicates that majority of self help groups members were aware of fuel (66.67%) enterprise, followed by honey (46.67%), fruits (39.16%) and gum (32.5%). In Challakere taluk, it was observed that majority of self help groups members were aware of honey (71.66%) enterprise, followed by fuel (68.33%), fruits (31.67) and gum (26.67%). In Chitradurga taluk, it was observed that majority of self help groups members were aware of fuel (65.00%) enterprise, followed by fruits (46.67%), gum (38.33%)

and honey (21.67%) in the district.

12. It could be observed that considerable numbers of self help groups members were aware of vegetable vending (20.00%). In Challakeri taluk, it was observed that considerable number of self help groups members was aware of vegetable vending (11.67%). In Chitradurga taluk, it was observed that considerable number of self help groups members was aware of vegetable vending (28.33%) particularly.
13. The results shows that a considerable percentage of self help groups members adopted sheep/goat rearing (31.67%), enterprise, followed by dairy (30.83%), vegetable vending (12.5%), weaving (8.33%), bakery (8.33%) and leaf plate making (8.33%). In Challakere taluk it was observed that nearly one third self help groups members adopted sheep/goat rearing (30.33%) enterprise followed by dairy (28.33%), weaving (16.67%), bakery (16.67%) and vegetable vending (8.33%). Similarly, in Chitradurga taluk it was observed that one third of self help groups members adopted sheep/goat rearing (33.33%) enterprise followed by dairy (33.33%), leaf plate making (16.67%) and vegetable vending (16.67%) also.
14. The data revealed that cent-percent of the respondents were members of cooperative society and also self help groups. Thus, only 5.67 per cent of respondents were members of gram panchayat and 13.3 per cent of respondents were office bearers of cooperative society followed by 5 per cent of respondents were office bearers of self help groups. Majority of respondents (91.67%) had participated regularly in different percentage of respondents (8.33%) had participated in occasionally. Thus 91 per cent of respondents participated occasionally in cooperative society and only 9.33 per cent of the respondents participated regularly. However 6 per cent of respondents participated regularly in different activities of gram panchayat in both the taluks.

15. It is inferred that before joining self help groups 15.33 percent of the respondents were no income and none of the respondent had income more than Rs.2,000/-. But after joining self help groups there is no respondent without any income and 6.33 percent of the respondents crossed their income level above Rs.2000/-. 113 of the respondents out of 300 representing 37.67 percent have monthly income of Rs.1,001-1,500 after joining the group by the tribal women

6.2 Testing of Hypotheses

Hypotheses – I

“Income level of the tribal women has been improved during post- self help groups stage due to Swashakthi Scheme.”

The self help group members involve in activities which yield income to them. The income of the respondents in pre- self help groups and post- self help groups stage is presented in the table. It is evident that before joining self help groups 15.33 percent of the respondents were no income and none of the respondent had income more than Rs.2,000/-. But after joining self help groups there is no respondent without any income and 6.33 percent of the respondents crossed their income level above Rs.2,000/-. And 113 of the respondents out of 300 representing 37.67 percent have monthly income of Rs.1,001-1,500 after joining the group.

Income Level of the Respondents in Pre- self help groups and Post- self help groups Stage (

Monthly income	Pre- self help groups	Post- self help groups
No income	46 (15.33)	Nil
Up to 1000	87 (29.00)	102 (34)

1001-1500	117 (39.00)	113 (37.67)
1501-2000	50 (16.67)	66 (22.00)
Above 2000	Nil	19 (6.33)
Total	300 (100)	300 (100)

Source: Field Survey.

T-Test

Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1	75.00	4	33.536	16.768
	70.25	4	50.953	25.477

Paired Samples Correlations

	N	Correlation	Sig.
Pair 1	4	.843	.157

Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	99% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1	4.750	28.999	14.499	-79.939	89.439	.328	3	.765

As H_a is one sided, We shall determine the rejection region applying one- tailed test at 1 percent level of significance and it comes to as under, using table of t- distribution for 3 degrees of freedom. The observed value of t is 0.328 in the acceptance region; we accept the H_0 at 1 percent level and conclude that “Income level of the tribal women has been improved during post- self help groups stage due to Swashakthi Scheme” is proved.

Hypotheses – II

“Social Empowerment of the tribal women has been improved in the study area due to Swashakthi Scheme”

In two taluks of Chitradurga district, efforts were made to assess the social impact of the respondents during the Pre- self help groups and Post- self help groups stage and the data relating in this regard is presented in table. On the issue of recognition respondents stated that after joining the group many people have come to know about them and their activity and show more interest in interacting with them. More than fifty percent i.e. 53.67 percent of the women respondents felt that they were equally take important decisions and issues connecting with their family with their husbands. After joining the group 90.33 percent of the respondents have immense their literacy and with this literacy the respondents were able to provide better schooling and better health to their children. The study disclosed that the participation of the women respondents in social services like raising funds for girl's marriage, settling family disputes, encouraging people to send their children to schools etc. have increased. After joining the groups, 67 percent and 77.33 percent of the respondents were felt self dependent and improved their inter-personal relationship. The respondents were more aware of the new developmental schemes introduced by the government. A huge number respondent i.e. 93.33 percent had opined that they were aware about the various developmental programmes such as the LIC scheme for the poor, NREGA etc. Their standard of living had also increased from 16.33 percent to 42.67 percent after joining the group. They were now improved their houses, sanitation conditions etc. and better access to medical facilities after joining the group.

Social Impact of the respondents (Multiple Responses) in the study area

Details of Social Impact	Pre- self help groups stage	Post- self help groups stage
Well Socially recognition	76(25.33)	198 (66.00)
Equally participated with husband in family decisions	88 (28.33)	161 (53.67)

Active participation in social services	30 (10.00)	101 (33.67)
Better contact (network) with outsiders	15 (5.00)	162 (54.00)
Immense in Literacy (e.g. able to read, sign etc.)	46 (15.33)	271(90.33)
Active participation in organized actions/activities	15 (5.00)	189 (63.00)
Gained Self dependence	95 (31.67)	201(67.00)
Better schooling of the children	83 (27.67)	214(71.33)
Improved inter-personal relationships	112(37.33)	232(77.33)
Active Institutional participation	51(17.00)	160(53.33)
Awareness regarding new Govt. schemes	60(20.00)	280(93.33)
Better standard of living	49(16.33)	128(42.67)

Source: Field Survey

T-Test

Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 a	61.00	11	32.732	9.869
b	197.18	11	52.025	15.686

Paired Samples Correlations

	N	Correlation	Sig.
Pair 1 a & b	11	.321	.336

Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	99% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 a - b	-136.182	51.809	15.621	-185.689	-86.675	-8.718	10	.000

As H_a is one sided, We shall determine the rejection region applying one- tailed test at 1 percent level of significance and it comes to as under, using table of t- distribution for 10 degrees of freedom. The observed value of t is -8.718 in the acceptance region; we accept the H_0 at 1 percent level and conclude that “Social Empowerment of the tribal women has been improved in the study area due to Swashthi Scheme” is proved.

Hypotheses – III

“Swashakthi Scheme contributes to increases the level of consumption, savings and better access to the credit facility and economic empowerment of tribal women ”

An effort is also made to access the economic impact of the respondents through microfinance and the data relating in this regard is presented and analysed in table. It has been observed from the study that 83.67 per cent of the respondents were better access to the credit facilities after joining the group which was only 12.33 per cent before joining the group. Family dependence on moneylenders was also reduced from 93.67 percent to 29.67 percent after joining the group. After joining the group the number of respondents had also increased their savings from 19 percent to 68 percent. Economic independence from the family members, relatives etc. was also found to be encouraging as 43.33 percent of the respondents were feeling economically independent. The results of the study indicate that 66.67 percent of the respondents were better control of their financial resources and households and with this financial control they were improved their food consumption pattern also. 52.33 percent of the respondents felt that they were able to create assets under various schemes of microfinance.

Economic Impact of the respondents in the study area

Details of Economic impact	Pre- self help groups stage	Post- self help groups stage
Better access to the credit facility	37 (12.33)	251(83.67)
Minimized family dependence to money lenders	281(93.67)	89(29.67)
Economically independent	38(12.67)	130(43.33)
Better access/control of financial resources & households	53(17.67)	200(66.67)
Improved the food consumption pattern	73(24.33)	227(75.67)
Increased savings	57(19.00)	204(68.00)

Minimized family indebtedness	213(71.00)	101(33.67)
Asset creation	43(14.33)	157(52.33)

Source: Field Survey.

T-Test

Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 a	107.43	7	98.102	37.079
b	171.71	7	64.249	24.284

Paired Samples Correlations

	N	Correlation	Sig.
Pair 1 a & b	7	-.782	.038

Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	99% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 a - b	-64.286	153.663	58.079	-279.610	151.038	-1.107	6	.311

As H_a is one sided, We shall determine the rejection region applying one- tailed test at 1 percent level of significance and it comes to as under, using table of t-distribution for 6 degrees of freedom. The observed value of t is -1.107 in the acceptance region; we accept the H_0 at 1 percent level and conclude that “Swashakthi Scheme contributes to increases the level of consumption, savings and better access to the credit facility and economic empowerment of tribal women” is proved.

6.3 Suggestions

On the basis of the study, the following suggestions are recorded to make government programmes to be more effective and purposeful in development of tribal women:

1. For better functioning of the groups women should be properly educated and periodical training at regular intervals may be made and also a study on the respective field may be conducted to outcome the findings for the development of tribal women.

2. Women's empowerment should be reflected through a direct budgetary commitment rather than a core component of all development agenda. The micro credit as a component should reflect in the policies and plans oriented towards women empowerment to enhance women's agency on social, political and economic levels. Women's agency must be given primacy. Women's rights over property rights need to be enhanced, and women access, control and decision-making needs to be ensured in all programme components in the society.
3. Especially there is need to streamline government programmes and to ensure convergence of schemes, so that officials' support for skill training, extension support, credit and other enterprise related services may be accessed easily.
4. Micro finance programmes must include strategies and budgetary allocation for building the capacity of self help groups, their members and federation of self help groups to manage savings and credit, augment vocational skills and promote enterprise. Skill training programmes should be linked with market analysis, credit provision, income generating activities and market exposure for the development of women.
5. Generally impart practical knowledge and training in modern techniques to all tribal women regularly so that their work becomes easier and production increases also.
6. Emphasis on girls' education, inclusive of context-specific traditional and innovative interventions. Launch special and sustained education drives in low female literacy tribal pockets.
7. It is necessary to teach tribal children in their mother tongue at least at primary level and also ensure gender based educational infrastructure.
8. A databank of each tribal household with educational level, income levels, health status, housing status etc. needs to be recorded and

reviewed by the panchayaths with the full involvement of the devolved institutions and functionaries of local self governments. This may have as its ultimate aim the preparation of a 'household biometric card/smart card system'.

9. Decentralized planning process can integrate the developmental activities of the tribe is the introduction of a mechanism or a system to follow up the beneficiaries of different schemes and enquire whether the assistance has really helped them or improved their lives. This will avoid the practice of selecting the same beneficiary every year. The panchayaths leaders and the members should be made accountable for this sort of practice among the tribes.
10. Every service delivery by the Grama Panchyaths, and development departments should be made known to the people. It would be desirable to make the tribal households know of not only the type of service but also on how to apply for the particular service, what documents should be produced, when one can expect the service, who are the officers who would scrutinize and approve the application and what each officer would look for etc. This information can be printed in small hand outs and made available at different centres of tribal gathering, panchayaths centres, information counters i.e., preparation of Citizen's Charter by the Grama Panchayath in consultation with the panchayaths members.

6.4 Conclusion

It can be said that tribal women plays a significant role in the agricultural development including crop production, livestock production, livestock production etc but they remain backward due to traditional values, illiteracy, superstition and many other social and cultural factors. The participatory role of tribal's in improving their living conditions by fully exploring natural endowments and alternative uses must find an appropriate place in the strategic approach in the society.

Micro Finance is an element which everyone needs. Regular and immediate finance can play an important role for development of socio-economic conditions of the people particularly the rural poor. Microfinance is expected to play a significant role in poverty alleviation and rural development particularly the rural women. The potential for growing micro finance institutions in India is very high. Major cross-section can have been benefited if this sector will grow in its fastest pace. From the analysis of data it can be concluded that numbers of members have started savings only after joining the groups while majority of the members have no savings in the pre- self help groups era. After joining the groups most of the members solved their problems alone. There should be implementation of various programmes for empowering the women, both economically as well as socially. Strict law should be exercised against the injustice of women so that the women can feel safe, secured and self-dependent.

6.5 Directions for Further Research

The study was conducted in only two taluks of Chitradurga district with reference to socio-economic development of tribal women through swa-shakthi programme, it is necessary to have studies in other areas also in order to generalize the findings.