

CHAPTER-V

SUMMARY, CONCLUSION

The concept of women's empowerment is the outcome of several important critiques and debates generated by the women's movement throughout the world, particularly by the third world feminists. The concept of women's empowerment has its roots throughout the world in women's movement. It is a transformation of the structures or institutions that reinforce and perpetuate gender discriminations. It is a process that enables women to gain access and control of material as well as information resources. The educational attainment and economic participation are the key constituents in ensuring the empowerment of women. The educational attainment is essential for empowering women in all spheres of society, for without education of comparable quality and content given to boys and men, updated with existing knowledge and relevant to current needs, women will not be able to have access to well-paid formal sector jobs and cannot advance with men. The economic empowerment of women is a vital element of strong economic growth in any country. Empowering women enhances their ability to influence changes and to create a better society. Other than educational and economic empowerment, changes in women's mobility and social interaction and changes in intra-household decision-making process are also necessary.

The following are the objectives of the IKP at micro level:

- To improve the quality of life of women and children.
- To make rural women and children understand their wants like hygienic environment, clean drinking water, nutritious food, schooling facilities etc.
- To provide opportunities for income generating activities for individuals through a group of women by building the existing skills and occupations, utilization of locally available resources and providing suitable marketing facilities and
- Self-subsistence even after help is withdrawn.

Indian Constitution in its fundamental rights has provisions for equality, social justice and protection of women. These goals are yet to be realized. Still women continue to be discriminated, exploited and exposed to inequalities at various levels. So the concept of empowerment as a goal of development projects and programmes has been gaining wider acceptance. By empowerment women would be able to develop self-esteem, and confidence, and would be able to

realize their potential and enhance their collective bargaining power. Women's empowerment can be viewed as a continuum of several interrelated and mutually reinforcing components. They are:

- Awareness-building about women's situation, discrimination and rights and opportunities as a step towards gender equality. Collective awareness-building provides a sense of group identity and the power of working as a group.
- Capacity-building and skill development, especially the ability to plan, make decisions, organize, manage and carry out activities to deal with people and institutions in the world around them.
- Participation and greater control in decision-making power in the home, community and society.
- Action to bring about a greater equality between men and women.

Process of Empowerment

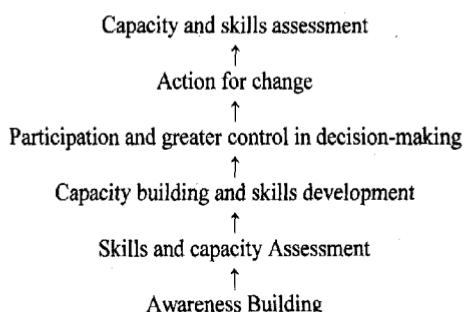
Empowerment is a long process. It has to pass through different stages. In the first stage, women should be trained to look into the situation from a different perspective and recognize the power relations that perpetuate their oppression. At this stage, the women share their feelings and experiences with each other and build a common vision and mission. In the second stage, the women try to change the situation by bringing about a change in the gender and social relations. In the third stage, the process of empowerment makes them more mature to realize the importance of the collective action. As empowerment seeks to alter the gender and power relations, there could be social or gender conflicts. The process of empowerment could also face certain obstacles emanating from the patriarchal system, traditional beliefs and political system. The results of empowerment, however, will not be confined to women. The other members of the families will also benefit from the empowerment process.

Basic issues in the Empowerment process

There are two dimensions of the empowerment concept with respect to women: the static and the dynamic. The former involves empowerment of women in terms of their capacities to participate in the main decisions that directly or

indirectly affect their lives. This refers to the notion that women can have an effective voice. It also suggests that an effective voice could be given to women who do not have one. The dynamic concept regards employment as a process of developing the capacity of women to make them participate effectively in making and implementing decisions that directly or indirectly affect them. Viewed as a process, empowerment is something an individual or a group of individuals acquire over time. It is not. Something you can give to people although the conditions could be created for the same. This also means that it is possible to create conditions that block people's capacity to empower themselves.

Empowerment became the key point of reference in evaluating empowerment strategies for women.



The above figure shows a six-stage empowerment process namely awareness, skills and capacity assessment, capacity building and skill development, participation greater control in decision making, action for change and evaluation. The capacity and skills assessment stage increases the chances for women of acquire the requisite capacity and skills. It also has an important methodological implication, which is that a need assessment must be based on the objective conditions of a specific problem of dismemberment. In other words, a general doctrine of empowerment would not work in all cases, nor would extensively deduce the approach work. The sixth stage is a feedback mechanism. Being aware of the current of dismemberment, pietism for empowerment is a necessary condition for achieving it. It is easy to accept a situation if one is not aware of it or has better options. Consequently, bringing awareness and

knowledge about discriminatory practices against women, about laws that undermine their interests and cultural and traditional norms that perpetuate their subjugation and subordination, are the necessary the building blocks of an indigenous empowerment strategy. Awareness of the rules of dismemberment is potentially conflicting. It is important to recognise this and its implications for the empowerment process. Being informed of the importance of empowerment is a key part of the process of awareness.

Empowerment is a multi-dimensional social process that helps people gain control over their own lives, communities and in their society, by acting on issues that they define as important. Empowerment occurs within the sociological, psychological, and economic spheres and at various levels, and in various spheres of the individual, the group and the community and if challenges our assumptions about status asymmetrical power relationship and social dynamics. Empowering women puts the spot light on education and employment which are the essential element for sustainable development. Empowerment implies expansion of assets and capabilities of people to influence control and hold accountable the institutions and attitudes that affect their lives (World Bank Resource Book). Empowerment is the process of enabling or authorizing an individual to think, behave, take action and control and work in an autonomous way. It is the state of feeling of self-empowering to take control of one's own destiny. It includes both the control over the resources (physical, human, intellectual and financial) and over the ideology (belief, values and attitudes) (Batliwala, 1994). Empowerment can be viewed as a means of creating a social environment in which one can take decisions and make choices either individually or collectively for social transformation. It strengthens the innate ability by way of infusing their knowledge, power and experience.

The Society for Elimination of Rural Poverty (SERP) was established by the Government of Andhra Pradesh as a sensitive support structure to facilitate the social mobilization of rural poor women in 22 rural districts in A.P. SERP is unique for its underlying feature of being a Government Institution working exclusively on the demand side by bringing in a new paradigm of development of

poverty elimination through an empowerment process for the rural poor by building and nurturing self help groups(SHGs) of women and their federations.

At present, there are 1,14,12,578 SHG members in 10,27,930 SHGs organized into 38,646 Village Organizations (VOs) and 1098 Mandal Samakhya (MSs). In addition to above (MSs), there are 262 Mandal Vikalangula Sangams, 17 Chenchu Mandal Samakhya, 7 Fishermen Mandal Samakhya and 20 Yanadi Mandal Samakhya in the State. Total savings & corpus of SHG members as on today are Rs.3600.02 crores and Rs.5333.48 crores respectively. The social capital created during the project period up to February 2012 is 1,73,841.

The problem

The neglect of women in the development process and the immediate need for appropriate attention on women to enable them to attain their requisite position in the society are to be emphasized in this analysis. Realizing this need, the Government of India initiated some exclusive development programmes for women with active association of the State Governments. The Government of Andhra Pradesh is one such State in the country which stands as a pioneering State in terms of implementation of the welfare programmes. The State achieved some gigantic strides in terms of women empowerment through micro credit. However, research studies penetrating into the aspects of the implementation, and the impact and efficacy of the programmes are always essential to understand the process of SHG movement in a much better manner and suggest requisite measures to pave new ways for realizing the potential and benefits of the SHG Movement. The present study was taken up keeping these objects in mind.

Objectives

The objectives of the study are:

1. To find out the objectives, rules and procedures and other details of Indira Kranthi Patham;
2. to enquire into the benefits accrued to women beneficiaries through IKP and
3. to find out the degree of empowerment achieved by woman beneficiary in
 - (a) in personal life
 - (b) in family
 - (c) in social affairs
 - (d) in economic matters and
 - (e) in political aspects of their life.

Hypotheses

The following hypotheses were formulated before undertaking the study:

1. Women with higher awareness and literacy are more likely to use Indira Kranthi Patham.
2. The women who are aware of IKP are more likely to use more than one programme.
3. The Use of IKP is likely to result in social development of women in aspects such as marriage, family and other matters.
4. Benefits from IKP are likely to result in economic development of women and
5. Women who use IKP are likely to have a higher political awareness and participation.

Sampling

A sample has been selected from different villages of different Mandals in Prakasam district of Andhra Pradesh.

Findings

Socio-economic conditions

- A sizeable number of respondents, 133 (33.25%), are in the age group of 35-45 years.
- 125 (31.25%) respondents belong to higher castes.
- Most of the respondents, i.e. 359 (89.75%), are Hindus.
- 186 respondents (46.5%) are agricultural labourers.
- A majority of the respondents, 221 (55.25%), have an yearly income of Rs.10,000 – 20,000.
- Most of the respondents, 344 (86%), are married.
- 277 respondents (69.25%) have a family of the size of 3-4 members.
- A significant number of respondents, 148 (37%), have pucca houses.

Profile of Self-Help Groups

- An overwhelming number of respondents, 361 (90.25%), had a group of size of up to 10 members.
- 187 respondents (46.75%) became members of IKP during 2005-2010.
- 176 respondents (44%) stated that they became members due to suggestion of friends who were already members of SHGs.
- Many respondents, i.e. 291 (72.75%), opined that the group leaders conducted meetings once in a month.
- 397 respondents (99.25%) opined that the mutual cooperation was a special feature of the SHGs. 270 respondents (67.5%) opined that the financial soundness was the special feature of the self-help groups.

Impact of IKP on the sample members

The impact of Self-Help Groups has been evaluated based on the Learning Skills, Own Housing, Training in Vocational Programmes through IKP, the amounts sanctioned for the construction of house etc.

- * It is concluded that 80 per cent of the respondents took part in cleaning the environment surrounding.
- * It is concluded that 72 per cent of the respondents learnt forming a group and 73 per cent of the respondents learnt to utilise the given time for a particular activity.
- * It is concluded that 62 per cent of the respondents did not possess own house.
- * IKP did not sanction house to 248 respondents (62%) and it sanctioned houses to 152 respondents only (38%). It is concluded that 62 per cent of the respondents did not get houses from IKP.
- * It is concluded that 61 per cent of the respondents did not receive any amount from IKP for construction of houses.
- * It is concluded that 88 per cent of the respondents did not return the balance amount to IKP after the construction of the houses.
- * It is concluded that 83 per cent of the respondents have bank account for their savings of income, for getting loans and for other allied purposes.
- * On the contrary, majority of the respondents, i.e. 359 (89.75%) received training in other activities. It is concluded that 6 per cent of the respondents received training in tailouring only.
- * It is concluded that 5 per cent of the respondent received training in computer course. 320 respondents (80 %) took part in cleaning the environment surroundings.
- * 286 respondents (71.5%) stated that they had learnt how to form groups and 291 respondents (72.75%) mentioned that they were made to learn utilization of given time for a particular activity and that is the special feature of their groups.
- * 247 respondents (61.75%) did not possess own house.
- * IKP did not sanction houses to 248 respondents (62%).

- * A majority of the respondents, i.e. 242 (60.5%), did not receive any loan amounts from IKP for construction of houses.
- * 351 respondents (87.75 %) did not return the balance loan amount to IKP after the construction of the house.
- * Most of the respondents, 333 (83.25%), have bank accounts.
- * Most of the respondents, i.e. 359 (89.75%), received training in activities other than tailoring, handlooms and painting.
- * Most of the respondents, 370 (92.5%), did not improve their educational qualifications even after joining the SHGs owing to large debts, higher family expenditures, children's marriage etc.

Impact on Personal and Family Life

- 333 respondents (83.25%) did not know how to talk to others and 267 respondents (66.75%) did not venture to go alone before joining the SHGs.
- 331 respondents (82.75%) are able to take decisions directly and 256 respondents (64%) can venture to go alone anywhere after joining the SHGs.
- 98 per cent of the respondents watch TV. But two thirds of respondents read neither books nor news papers. Moreover, 91 per cent of the respondents have no skills in handicrafts as majority of the respondents are illiterates.
- 91 per cent of the respondents did not improve their qualifications after joining the SHGs. It shows that there is no impact of SHGs on the improvement of the qualifications of the respondents.

Status of family before and after joining the SHGs

- 286 respondents (71.5%) opined that their family status before joining SHGs was poor/moderate.
- Most of the respondents i.e. 277 (69.25%) opined that their family's economic status and conditions improved after joining the SHGs.
- 52 percent of the respondents (51.75%) are now able to take independent decisions.
- Most of the respondents, 372 (93%), received encouragement from family to join SHGs.

- 349 respondents (87.25 %) consulted their husbands before joining the SHGs.
- 228 (57%) respondents expressed willingness to join SHGs even if the husband did not give consent.
- A majority of the respondents, 285 (57%), perceived no general improvement of 'self' even after joining the SHGs but many (43%) perceived a general improvement in their families.
- It is highly gratifying to note that most of the respondents, 291 (72.72%), did not have to face any domestic violence.
- A majority of the respondents i.e. 220 respondents (55%) have not faced any dowry-related harassment.

Social impact

- 310 respondents (77.5%) get help from other members while taking decisions.
- 220 respondents (55%) feel self-confident to go to various places such as town on their own for various works.
- Many respondents, 340 (85%), are able to advise other members in decision taking.
- They (85%) also do not hesitate to seek suggestions from SHGs while taking decisions.
- Most of the respondents, 370 (92.5%), feel an enhancement of self-respect in society after joining the SHGs.

Educational impact

- Nearly half of the respondents, 198 (50.5%), are literate and in the case of their spouses, the literacy rate is higher at 217 (54.25%).

Economic impact

- More than half of the respondents, 250 (62.5%), have no agricultural land.
- 250 respondents (62.5%) have been able to earn about Rs.100 per month.
- 200 respondents (50%) have occasionally faced problems while repaying the loan.
- 216 (54%) respondents have stated that the interests on loans are pooled back to their SHGs.

- A sizeable number of respondents, 184 (46%), have not claimed interest paid by other members but preferred to retain them in group's bank account.
- A very large number, 370 respondents (92.5%), feel that their joining the IKP benefitted them.
- Many respondents 312 (78%), complained that the loans taken by them had not been waived.
- More than three-fourths of the respondents, 312 (78%), borrowed loan amounts of above Rs.40.000.
- Nearly all the respondents (97%) have acquired movable and immovable assets after joining SHGs.
- Half of the respondents have increased their savings and also bought both movable and immovable assets.

Benefits accrued after joining SHGs

- 60.45 per cent of the respondents bought gold and constructed houses. It shows that the SHGs have an immense impact on the socio-economic conditions of the respondents.

Political impact

- ❖ Nearly all the respondents, 380 (95%), possess voter identity cards.
- ❖ All of them, 387 (96.75%), have been able to exercise their votes independently.
- ❖ Many respondents, 247 (61.75%), are interested in joining in politics after joining the SHGs, but they (60.75%) feel that they are not in a position to take independent decision in the matter.
- ❖ Most of them had prior interest in politics. Only a small number i.e. 8.5 per cent had said their interest in politics had increased after joining the SHGs.
- ❖ A very small number (4%) were elected to political positions like Ward Member and Sarpanch.
- ❖ A majority of respondents, 217 (54.25%), have no interest to contest in elections.