

## **Chapter – VII**

# **SUMMARY OF MAJOR FINDINGS OF THE STUDY AND SUGGESTIONS**

This chapter includes two parts. Part-I deals with major findings of the study and Part- II represents the suggestions. In any society the status of women is an indicator of the level of its development. Women constitute half of the total population of the world. They seem to be underpowered relative to men. They are relegated to secondary position in the household, workplace or in governance and society in general. Women in many countries still lack of right to inherit property, own land, get education, obtain credit, earn income or work outside home. They are still widely under represented in decision making at the household or social level.

Generally the Self Help Groups (SHGs) and Women's Self Help Groups (WSHGs) in particular represent a form of intervention that is a radical departure from most current programmes. And they are an effective strategy for poverty alleviation, human development and social empowerment. Particularly there are three categories of institutions promoting SHGs; the government, financial institutions and NGOs. Then the promoting institution plays a significant role in the way on how an SHG develops and functions. Stree Shakti is an approach through which efforts are being made by the government with the intension to pool both human and material resources and empower women in rural areas in the country.

In the state of Karnataka conveying services to poor women through SHGs has emerged as the dominant strategy for combating female poverty problem. The state has several programmes running SHGs and one of the most significant schemes in terms of funding and outreach is Stree Shakti implemented by department of women and child development also. And it attempts to focus the

attention of members on curbing domestic violence against women, promoting girl child education, preventing child marriage and empower women through savings and microcredit, social awareness, adequate budgetary provision for training grant of Rs. 5,000 per group as revolving fund. SHGs mainly facilitated by Anganawadi workers of the Department of Women and child development and some NGOs now being involved in rural areas.

The study on “Impact of Sthree Shakthi Programme on Economic Empowerment of Women – A Case Study of Mysore District” was undertaken with the objective of examining how far the socio-economic conditions of women are improved due to sthree shakthi programmes. The specific objectives have been studied with reference to the Mysore 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 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 stree shakthi programme and empowerment of women in India and also in Karnataka State is presented. Finally research gaps have been identified. The fourth chapter provides state-wise information about the empowerment of women through programmes is presented in detail.

The third chapter deals with the research design of the present study. It includes the objectives of the study, hypotheses, research methodology, limitations of the study, need for the study and chapter scheme of the study.

The fifth chapter represents the economic empowerment of women through Stree Shakthi Programme in the state of Karnataka. This chapter is largely an analytical study. The sixth chapter deals with the socio-economic background of the sample respondents. Detailed filed survey information is presented in this chapter.

The last chapter sets out a summary, and presents the conclusions of the study. It also attempts to indicate the changes in the procedure and pattern of the Stree Shakthi Programme, which called for the fuller realisation of the objectives as originally envisaged.

## **Part - I**

### **7.1 Major Findings of the Study**

Based on the analysis and discussion in the study of “Impact of Sthree Shakti Programme on Economic Empowerment of Women”, the following findings have been drawn:

1. The study indicates that out of 225 respondents 33.33% and 30.22% of respondents are in the category of 25 to 45 years only. The young and unmarried are 18.67% and 17.78% are above 45 years also.
2. It is observed that out of 225 respondents 32.44% have not gone to school and 32% have taken education up to primary level followed by 28.90% upto secondary school certificate education. And they have not reached the position of graduation and post graduation except one who is an accountant which is quite alarming with respect to the sample size also. The education need is to be prioritized as it provides them an opportunity to earn which results in better living conditions, good health and support to their families only.
3. Out of 225 respondents 179 respondents (79.56%) are married, 35 unmarried (15.56%), 01 divorce (0.44%), 02 separated (0.88%) and

remaining 08(3.56%) are belongs to widow category only.

4. As per our study out of 225 respondents the average 43.56% of the sample size has taken employment of rolling papad to support family and 32% to become economically independent in the study area. The creativity as motivational factor is given least importance of 8.88% besides average 15.56% has opted for social status and satisfaction as motivating factors also. Then some of the reasons for this type of responses are that maximum numbers of respondents are financially and economically weak and their foremost requirement is to satisfy the basic necessities, next comes social satisfaction and creativity for them in the soceity.
5. As per the study 40.44% change among the respondents is seen in sense of responsibility followed by 25.78% in good recognition and participative decision making activity. And theother social factors like serving the community, participating in public and political life and resisting the social evils are very low as these women belonged to the disadvantaged section of society so the driving force is satisfying basic needs rather than social factors also. Given a chance 3.11% and 6.67% are able to serve the community and resist social evils of society in the study area.
6. It is observed that 62.67 % of SSGs had membership of 15-20 members while 20.44 % of SSGs with membership of more than 20 % and 16.89 % of them with 10-15 members only.
7. Generally in A grade SSGs, 80 % of SSGs had membership of 15-20 members followed by 20 % of SSGs who had membership of more than 20 and no SSGs had membership between 10-15 members. In B grade SSGs, 32 % of SSGs had membership of more than 20 members, 68 % of SSGs had membership of 15-20 members and no SSGs had membership of 10-15 members. But in 'C' grade SSGs majority of SSGs (50.67%) had membership of 10-15 members followed by 9.33 % of SSGs had membership of more than 20 and 40 % of SSGs had membership of 15-20 members only.
8. It is felt that in 89.78 % of the groups, all the members contributed their

individual savings on the fixed day and in 10.22 % of the groups, members contributed as and when possible also. But in A grade SSGs 96 % and 4 % B grade SSGs, in 93.33% of the groups all the members contributed their individual savings on the fixed day only. But in C grade SSGs, in 80 % of the groups, all the members contributed their individual savings on the fixed day and only in 20 % of the groups, members contributed individual savings as and when possible for the members.

9. It is observed from the study that majority of the groups (56.44%) had savings ranging between Rs. 35,000 and Rs. 75,000 followed by 33.33 % of the groups had savings above 75,000 and only 10.22 % of the groups had savings less than Rs. 35,000 only. But in A grade SSGs, it was observed that 80 % of groups had savings above Rs. 75,000 and only 20 per cent had saving ranging between Rs. 35,000 to Rs. 75,000 only. And in B grade SSGs majority of the groups (80 %) had savings ranging from Rs. 35,000 to Rs. 75,000 and only 20 % the groups had savings above Rs. 75,000. In C grade SSGs majority of the groups (69.33%) had savings ranging from Rs. 35,000 to Rs. 75,000 and 30.67 % had savings below Rs. 35,000 and no groups had savings above Rs. 75,000 only.
10. And the majority of the SSGs (51.11%) disbursed a total loan amount of Rs. 1-2 lakh and 28.89% % of the groups had disbursed a total loan of less than Rs. 1 lakh and 20% of the groups more than Rs. 2 lakh to their members. In A grade SSGs, majority 60% of the groups had disbursed a total loan amount of Rs. 1-2 lakh and more than 2 lakh 40% of the group members only. And in B grade SSGs, majority (40%) of the groups had disbursed a total loan amount of Rs. 1-2 lakh and 26.67% % of the groups disbursed a total loan amount less than Rs. 1 lakh and 20% of the groups more than Rs. 2 lakh only. In C grade SSGs, 60% of the SSGs had disbursed a total loan amount of less than Rs. 1 lakh and 40% of the groups Rs. 1-2 lakh only.
11. The impact was measured through percentages for contributing social factors before and after joining SSG members. And the percentage for the

contributing factors such as communication ability increased from 34.67% to 76% after joining, participation in meetings increased from 26.67% to 74.67% after joining SSG, followed by training programme participation from 32% to 78.67%, awareness to government policies from 30.67% to 77.33% only. The overall percentage calculated was 30.76% before joining SSG which increased to 77.12% after joining SSG members. And the overall percentage was highest in participation in interaction with marketing agencies followed by participation in meetings and celebrations only. The overall percentage was 46.36% under A grade SSG members also.

12. During the study it can be said that under B grade SSG the percentage for the contributing factors such as communication ability and treatment status of family increased from 32% to 68% respectively after joining SSG, followed by leadership abilities, involvement in social issues and decision making ability increased from 30.67% to 74.67 %, 66.67% and 70.67% respectively in the study area. The highest percentage is in leadership abilities followed by training programme.
13. Generally the percentage for the contributing factors such as access to credit increased from 36.00% before joining SSG to 78.67% after joining SSG followed by women's own income from 30.67% to 70.67%, savings per month from 32% to 77.33%, freedom to spend money from 33.33% to 73.33% material possession from 28% to 70.67%, food consumption pattern increased from 26.67% to 72%, purchase of immovable assets from 30.67% to 74.67% and purchase of gold from 33.33% to 77.33% respectively. The overall percentage of economic empowerment of A grade SSGs increased from 31.33% to 74.33% only. The overall percentage is highest in savings per month followed by food consumption pattern. The overall percentage calculated is 43% only.
14. It is observed that the percentage for the contributing factors such as access to credit increased from 26.67% before joining SSG to 61.33% after joining SSG followed by women's own income from 24% to 60%, savings

per month from 25.33% to 62.67% freedom to spend money from 26.67% to 57.33%, material possession from 24% to 60%, food consumption pattern increased from 21.33% to 56%, purchase of immovable assets from 25.33% to 57.33% and purchase of gold from 24% to 60% respectively. Then the overall percentage of economic empowerment of C grade SSGs increased from 24.67% to 59.33%. The overall percentage is highest in savings per month followed by women's own income also.

## 7.2 Testing of Hypothesis

In the following section an attempt has been made to test the hypotheses constructed in formation of research problem.

### Hypothesis – I

H<sub>0</sub>: There is no significant difference among different grades of Stree Shakti Groups in terms of income generation.

H<sub>1</sub>: There is significant difference among different grades of Stree Shakti Groups in terms of income generation.

**ANOVA for Comparison of Income**

Groups	Sum of Squares	df	Mean Square	F	Sig.
<b>Between Groups</b>	4674913688.889	2	2337456844.444	16.474	0.000***
<b>Within Groups</b>	31499635200.000	222	141890248.649		
<b>Total</b>	36174548888.889	224			

Source: Field study data, computed by researcher.

\*\*\*Significant at one percent level.

ANOVA test has been conducted to compare income generation among the different grades of Stree Shakti groups. It has been found from the test that one of the groups is significantly differ from other groups in terms of income generation. However, which group is different from other groups is not identified by ANOVA. Hence, the Duncan test has been conducted for multiple comparisons.

### Multiple Comparisons of Income of Different Grades of Groups

Groups	N	Subset for alpha = 0.05		
		1	2	3
<b>C Grade Group</b>	75	40985.3333		
<b>B Grade Group</b>	75		46418.6667	
<b>A Grade Group</b>	75			52149.3333
<b>Sig.</b>		1.000	1.000	1.000

Means for groups in homogeneous subsets are displayed.

Source: Field study data, computed by researcher.

Duncan test clearly identifies significant difference among the groups in terms of income generation. The income generation of A grade group is significantly high compared to other groups. The income generation of C grade group is significantly low compared to other groups. The income generation of B grade group is significantly high compared to C grade group and significantly low compared to A grade group. Hence, the null hypothesis is rejected and alternative hypothesis is accepted. Therefore, there is significant difference among different grades of Stree Shakti Groups in terms of income generation.

### Hypothesis – II

H<sub>0</sub>: There is no significant difference in the economic empowerment of women among different grades of groups.

H<sub>1</sub>: There is significant difference in the economic empowerment of women among different grades of groups.

Two sets of tests have been conducted to test the hypothesis no 2. First, the empowerment of women tested before joining the group and after joining the group. Second, while testing the empowerment, the significant difference among the group also tested.

### Economic Empowerment of Women before Joining the Group

Economic Empowerment		Groups			Total
		A Grade Group	B Grade Group	C Grade Group	
No	Count	50	52	55	157
	% within Groups	66.7%	69.3%	73.3%	69.8%
Yes	Count	25	23	20	68
	% within Groups	33.3%	30.7%	26.7%	30.2%
Total	Count	75	75	75	225
	% within Groups	100.0%	100.0%	100.0%	100.0%
<p style="text-align: center;"><b>Chi-Square Value: 0.801</b>  <b>Df: 02</b>  <b>Sig: 0.670<sup>#</sup></b></p>					

Source: Field study data, computed by researcher.

\*\*Significant at five percent level.

It has been found from the cross tabulation and chi-square test that the economic empowerment of women was very less and there were no significant differences among the groups in terms of empowerment.

### Economic Empowerment of Women after Joining the Group

Economic Empowerment		Groups			Total
		A Grade Group	B Grade Group	C Grade Group	
No	Count	14	22	30	66
	% within Groups	18.7%	29.3%	40.0%	29.3%
Yes	Count	61	53	45	159
	% within Groups	81.3%	70.7%	60.0%	70.7%
Total	Count	75	75	75	225
	% within Groups	100.0%	100.0%	100.0%	100.0%
<b>Chi-Square Value: 8.232</b> <b>Df: 02</b> <b>Sig: 0.016**</b>					

Source: Field study data, computed by researcher.

\*\*Significant at five percent level.

It has been found from the above tables that the economic empowerment of women has increased after joining the groups. It has been also identified by the chi-square test that there were significant differences among the groups in terms of economic empowerment of women. Economic empowerment of women in the A grade group is significantly high compared to other groups. Economic empowerment of women in the C grade group is significantly low compared to other groups. Economic empowerment of women in the B grade group is moderate. Hence, the null hypothesis is rejected and alternative hypothesis is accepted. Therefore, there is significant difference in the economic empowerment of women among different grades of groups.

### Hypothesis III:

H<sub>0</sub>: There is a significant difference in social mobility of women among different grades of groups.

H<sub>1</sub>: There is a significant difference in social mobility of women among different grades of groups.

#### Problems in Social Mobility of Women

Problems in Social Mobility		Groups			Total
		A Grade Group	B Grade Group	C Grade Group	
Not Severe	Count	64	41	37	142
	% within Groups	85.3%	54.7%	49.3%	63.1%
Moderate	Count	9	30	11	50
	% within Groups	12.0%	40.0%	14.7%	22.2%
Severe	Count	2	4	27	33
	% within Groups	2.7%	5.3%	36.0%	14.7%
Total	Count	75	75	75	225
	% within Groups	100.0%	100.0%	100.0%	100.0%
Chi-Square Value: 60.183					
Df: 04					
Sig: 0.000***					

Source: Field study data, computed by researcher.

\*\*\*Significant at one percent level.

It has been found from the above table that the problems in social mobility of women in the A grade group is relatively not severe compared to other groups. The problems in social mobility of women in the B grade group are relatively moderate compared to other groups. The problems in social mobility of women in the C grade group are relatively severe compared to other groups. Hence, the null hypothesis is

rejected and alternative hypothesis is accepted. Therefore, there is a significant difference in social mobility of women among different grades of groups.

### **7.3 Suggestions**

In the light of our findings and observations some suggestions are made about effective functioning of Streeshakthi Scheme for livelihood security of women development. The suggestions are listed as follows:

1. The present study revealed that most of the respondents were illiterates. So there is a need to impart literacy not only in the sense of teaching them to read and write but also to impart better skills and technical knowhow to increase their confidence in income generating activities and to improve their socio economic status in the society.
2. The performance of some SSGs was not satisfactory because of low level of education, low attendance, irregular contribution, taking decision by few members, irregular repayment, low level of savings, and majority of the members not undertaking any economic activity. So these indicators should be taken care by women and child development department and NGOs through regular supervision of functioning of SSGs only.
3. The Members of SSGs involved in only one income generating activity and some of the members had not undertaken any economic activity. So it is necessary to encourage them to undertake some more income generating activities to earn more income also.
4. The Women in the SSGs have become economically independent and socially empowered. So it is inevitable to establish and encourage Stree Shakti Groups in all rural areas to make women economically and socially more strong also.
5. And there is a need to introduce incentives for increasing the thrift activity among the poor community. While some of the selected few groups among the government promoted groups get incentives in the

form of revolving fund assistance, a large number of groups promoted by NGOs and banks need to get incentives. In view of this, incentives to these groups also may be provided through the banks where the accounts of the groups are maintained in order to increase their savings propensity also. This also increases the proportionate credit dispensation to the rural poor through these groups only.

6. In order to increase production levels of the Stree Shakthi Groups significantly, the relevant production techniques and know-how need to be preserved and spread / shared among the production groups in order to standardize the production as well as packaging process that is suitable for storage and marketing facilities also.
7. After that the problem of promoting livelihood among Stree Shakthi Groups member is becoming increasingly important because of the need to create livelihood and employment opportunities for higher incomes in the rural areas. We believe that the problem of rural migration, which is a cause of concern, could among others be addressed through this intervention also.
8. It is important to note that most of the women beneficiaries are illiterate. Hence, the beneficiaries need to be educated about the formalities to be fulfilled in obtaining the necessary finance. The bank staff should help the uneducated women in getting their credit sanctioned from the banks. If the beneficiaries are educated they can get loans easily from the banks.
9. And the low levels of community and political participation by members, this aspect must be strengthened, since SHG members usually are people who are voiceless in the community development.

#### **7.4 Conclusion**

It can be said that the Stree Shakthi Groups are playing a crucial role of harmonizing the society and strengthening rural economy and one of the major programmes of poverty alleviation in India with full participation from the formal

banking system and without any interference from the government. Today's banking systems or processes are beyond the understanding of an illiterate farm women and the local money lender becomes her only sources of support. Since they get the money on time, women workers do not bother much about high interest rates only. And to put an end to this exploitation by private money lenders and at the same time give a status for the illiterate farm women in the society only. Initially the women members had no income of their own for meeting their personal needs and depended on their husband's meagre income level also.

From this study a number of important results have emerged. These results are in contrast to the findings of earlier studies. Some of the disagreements of this study with the early studies are: the income impact on the poor is higher, borrowers taking more number of loans and generate more income, larger organizations have larger outreach and formal schooling is an essential criterion for exerting better effect of Self – Help Groups on income generation. From the results of the present study it can be concluded that Empowerment Programmes have better outreach, positive impact on poverty, and employment generation on rural women. However, there is a need to improve the process of empowerment through the proper policy initiatives.