CHAPTER 5
Summary, Conclusions and Implications

This chapter gives a snapshot of the research. It delineates the main findings, the conclusions and the implications of the study.
Summary and Conclusion

“I can hear the roar of women’s silence” said Thomas Sankara in 1991. And the silence trudged into the normatic standards of a patriarchal framework and women tend to believe that any endeavour to reach the level of equilibrium of power was against the entrenched values and would result in fiasco. Even the occurrence of such a belief was iconoclastic. Many studies revealed that voluntary redistribution of power is a complete no no. Kabeer writes: ‘The deep entrenchment of male privilege within specific organisations and within society at large suggests that women are likely to be in the forefront of any fundamental changes to the system and its most effective advocates, so that transformatory strategies will generally entail creating the conditions where the potential for such challenge can be articulated, mobilised, and acted upon(1999)’. Empowerment of women entails both controls over resources (Physical, Human, Intellectual and Financial) and ideology (Belief, values and attitudes) (Batliwala, 1994). It is a process of making herself equipped to enjoy the different dimensions of empowerment within psychological, sociological and economic spheres at individual, group and community level challenging our assumptions about status quo, asymmetrical power relationship and social dynamics.

The present study on empowerment of women through Self Help Groups (SHGs) and its implication in the upbringing of their daughters vis-à-vis the women - not part of any empowerment programme in an urban slum in Mumbai revealed the following:

1- Crisis tests one’s attitude. I found. all women who are members of SHGs participated as a desperate attempt to get over the financial crisis. In all cases male members exhausted all their options in solving the crisis. Whereas women who are not members of any empowerment programme were crisis ignoramus and male members had to solve the crisis as a traditional role performance. The compulsive initial entry into SHG did not result in withdrawal syndrome rather the groups were cohesive with coherent dynamics.
Though there were various reasons cited by women for not being part of SHG, I also found from their background that there is an impressive correlation between the educational level of women and their eagerness to take risk and participate in SHG. I found all the women whose educational level is above primary i.e passed class 8th, 9th and 10th have taken the risk of joining SHG than women whose education level is below primary.

2- **SHG as the platform to come out of financial crisis**
All the SHG women admitted it has been quite fulfilling for all of them to fall back upon SHG at the time of emergency whether for reviving the family business, depositing tuition or school fees for children, buying household equipment, renovation work, buying ornaments, paying-up medical bill, setting up their small income generating resource or simply defraying the expenditure in celebrating special occasions in the family. The financial and other logistic arrangements made by the women member of the family through SHG at the time of emergency increased to a great extent her importance in decision making system.

3- **Gaining social capital in SHG**
During my in-depth interaction, it was revealed that three SHG women temporarily dissociated themselves from income generating activities due to various household responsibilities viz. to take care of small children, board exam of children or sickness of in-laws. But all the three women expressed confidence to get back to work once the household responsibility gets over or taken care of. This confidence of getting back to work after a hiatus clearly reflects the development of a reliable network, trust, security with SHG over the years. Being a member of SHG, women not only experienced the financial capital but also acquired social capital over the years which in combination gave them the real sense of empowerment.

4- **Women in Decision -making**
(i) The decision making matrix in the SHG impacted to a great extent the hierarchical decision making system at the level of family. Women, those who are members of
SHG had effective say in various financial and other decisions taken in the family— I found SHG women have managed to win the confidence of their husbands on their abilities for which many such major decisions like supporting the education of their daughters till they desire or making them financially independent, age of marriage of their daughters, arranging money in crisis whether for the fees of children or at the time of health scare of any of the members of the family, purchasing any household equipment and day- today shopping or allocating budget for different activities, either they put forth their individual decision or had an equal say with their husbands for the well being of the family.

(ii) The new found decision making expertise by women SHG members transformed into community and social action programmes at the local level. When considered within constructs of empowerment and participation in democratic processes, such SHG outcomes, and the community development processes that accompany their work, can be seen to make a modest but significant contribution to broader transformations of extant structures.

4- Reflection on building confidence

(i) The first interaction with my respondents gave me a clear insight about their self-confidence while dealing with the world outside their closed horizon. Though enthusiastic they were about my intention, I found SHG women were very cordial, co-operative, confident and comfortable during the entire course of in-depth conversation whereas in case of women, those who are not members of SHG, most of them were reticent, very much hesitant to interact and not willing to open about their childhood memories, their desires so easily. They took time to open up about themselves either after getting green signal from their husbands, mother-in laws, or the educated working member of the family or the reliable SHG members whom they trust fully. The shackles of patriarchy was writ large in their behaviour.

(ii) All the women respondents had less access to education, nutrition, health care, property from the very beginning of their lives on the pretext of sex-preference, poverty, gender biased domain and patriarchy at large. The Non- SHG women with
years of sub-ordination keep themselves away from any empowerment process, sometimes they apprehend the transition of years long confinement or they fear to go beyond the patriarchal stringent or misperceive the framework of SHG by making themselves deprived of experiencing the different facets of self-confidence i.e power within, power to, power with or power over. But the women in empowerment showed remarkable self-confidence whether in winning the confidence of their husbands, dealing banking and other official formalities, communicating in crowd, exploring their hidden talent, visiting hospitals, attending parents meeting in their children’s school, learning skill, taking up job, guiding women in group, raising voice against injustice, approaching Govt. officials in need, extending collective strength to each other at the time of crisis which eventually make a smooth pathway to other dimensions like awareness and decision-making process.

Over the years, women who have barely completed their schooling, who could earlier barely step out of their houses to talk to government officials or other village men, are today stepping out and caring for themselves and their communities with confidence.

(iii) After being the part of empowerment process for years, SHG women have won the confidence of their husbands by proving their contribution both inside and outside the house. The improved status certainly inspires their husbands to aspire and cooperate to build up another empowered woman in their daughters.

(6)- **SHG mothers in the process of empowering their girl children**

*Mother’s role in the education of girl children*

(i)- One of the important dimension i.e education is strongly encouraged both among SHG women and women who are not part of any empowerment programme for their girl children. But there is a remarkable difference in their level of confidence and determination which is evident when the question of pursuing the education of their daughters arise.

(ii) The finding of the present study also emphasized that empowered mother has significant contribution in the education and age of marriage of their daughters. They started valuing the education and realized early marriage is the stumbling block of
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education. So with their economic independence, they foster the education of their
daughter and determined to support their education as long as she desires. Though the
marriage of their daughters are still on their mind but education has taken priority over
marriage. And they prefer to invest their earning more on the present demand than
something which they feel can be resolved after their daughter established in her life
and their daughters themselves could find their way thereafter.

Most of the women felt that after their participation in SHGs they are more respected
in their own families and society in general. Their contribution to the family is valued
and the family in turn supports them to undertake different activities but Non-SHG
women though encourage their daughters to aspire for a better life but feel helpless
with the economic dependence on their husbands and subvert the patriarchy leaving all
major decisions viz. schooling, career decision, age of marriage of their daughters on
them.

(ii) SHG women highly encouraged education amongst their girl children. It is the first
dimension of empowerment that had brought the difference in the status of their girl
children. With the support of SHG, they bring many changes by putting them in good
school., tuition, sometimes devoting time in guiding them at home, creating infrastructure
for the study, debarring them from doing household work, saving money in the bank,
depositing scholarship money (Savitri bai phule scholarship) for their future use.

(iv) The most striking difference in the perception of SHG women I found they have
widened outlook and sincere effort to make their girl children economically
independent for which they are open to spend their hard earned savings on the
vocational education viz. tailoring, mehendi class, beautician course etc. if their
daughters choose to pursue. Mothers set goal as per the choice and capability of their
girl children to excel instead of pushing her in the conventional trend of formal
education irrespective her interest and ability.
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(v) Economic security and social respectability are the two indicators the empowered mothers pushed their daughters to experience which they themselves deprived of in their lives within or outside the family.

(vi) When the question of encouraging education in girl children comes in the family, most of the women irrespective of their participation any empowerment programme developed a positive attitude towards the education of their daughters but definitely they couldn’t get over gender disparity in the event of resource scarcity and they preferred their sons to daughters. Further close observation revealed that in a family where they have only two girl children or only girl child, the parental urge to establish their daughters prompted them to invest a large chunk of their money on the education of their daughters.

(vi) Though all the women participants were married at the age of 17/18, but today all the SHG women have come out of the age old belief of early marriage for their daughters. They haven’t set a particular age limit for the marriage of their daughters rather persuade them to continue education as along as they desire and eventually be financially independent. Thus with empowerment they not only left the social stigma like early marriage, early motherhood behind but also replaced it with their determination of making their daughters established before marriage ensuring a better life for them.

It is also found that women who had seen the worst financial crisis in their lives and with their meager supplementation managed to improve their financial condition continued to carry the same age old gender biased belief for their daughters towards their education and age at marriage. They eager to get their daughter married even before the legal marriageable age. They feel the education beyond basics i.e primary level and delayed marriage are the luxuries that they can’t afford.
(7) **Mother’s role in the nutrition and health care of girl children**

(i) The SHG women with their supplementation to family income have brought positive changes in the food for the family especially in terms of quantity and frequency of meals. I also came across they pamper their girl children with tantalizers at times. But there is hardly evidence of serving the nutritious food which they have been neglecting due to lack of knowledge about nutrition education.

(ii) It is evident all the women participants have little awareness of importance of ‘pubescence’ of girl children Though as a women they could easily relate it to the reproduction but consider it as the old age natural phenomenon which every girl goes through. As far as hygiene is concerned due to widespread dissemination of advertisement of different media they are aware of sanitary pads available in the market and also provide it to their girl children who have already attained puberty but again financial condition of family also comes it’s way to it’s usages. The families which financially aren’t sound especially mother is not earning, they are found it tough to spend Rs50/- every month for this purpose and substituted with old rags. Emphasis is given more on the traditional practice of washing hair, not going to the kitchen etc. Though as women, they are aware of the physical changes it brings along, but neglects the emotional and nutritional requirements of this phase and it’s direct impact on reproductive health. My indepth interaction led me to conclude that their ignorance, financial condition and their experience in adolescence come into play while dealing with puberty of their girl children.

(iii) Findings showed that the irrespective of the empowerment status of the mother, influence of empowerment across generations is greater in the sphere of economic empowerment and education than in relation to nutrition and reproductive health. The budget for food or the maintenance of reproductive health is further squeezed if other emergencies like payment of tuition fees, buying of clothing for the family on special occasions or for the treatment of family members or to conforming to social obligations.
(iv) In the midst of an urban agglomeration, my respondents had access to local BMC hospital, private hospital inside Dharavi. They also took the advantage of city’s renowned Sion hospital at the time of emergency due to proximity. I learnt they choose self-medication over consultation of doctor on the health issues like missing menstruation for months, lower abdominal pain during menstruation or pain in limbs thinking it would go with time.

(8)-**Mother’s role in getting her daughter involved in domestic activities**

(i) Though all the mothers irrespective of the their empowerment status render helping hand of their girl children in domestic activities but there are some factors such as birth order, family size, financial condition, mother’s employment, capacity to afford advanced household equipments, mother’s childhood experience, traditional practice etc. determined the extent of participation of girl children in domestic activities. But there is a significant relation between the “encouragement of education among girl children by mothers” and “the extent of participation of girl children in domestic activities” I came across. Mothers irrespective of their empowerment status who believed education would bring better life to their girl children aren’t too demanding while getting helping hand of their girl children.

(ii) I found SHG women with their economic independence and increased access to outer world are flexible to encourage their daughters to be occupied with hobbies like dancing, painting whenever they get little time off from regular studies especially during vacations.

(9)-**Translation of empowerment- in girl children**

(i) Though tender mind they have to differentiate and compare the status of their mothers with that of their friends but cherished the empowered status of their mothers which made them feel secured and wanted in day-today life.
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(ii) The daughters of empowered mothers have the close and intimate experience of empowerment of women with which they can identify themselves by inculcating the traits of empowerment - be it self-confidence, being multitasking, Participation in decision making and aspiration for economic independence and social respectability. These dimensions were frequently experienced by them within and outside the family. Whereas for the girls of mothers who are not part of SHG don’t have first hand experience of ethos of empowerment to follow or inculcate during this rudimentary stage.

(10) There are plethora of studies which support that childhood is a such an important phase of life when the values, perception, towards oneself is ingrained so deeply that it is hard to change it latter. The stark observation found even among the SHG women who are already in the process of empowerment of rediscovering herself through the structure of SHG but weren’t able to make themselves free from deeply entrenched gender discrimination as a natural normatic standard. Gender inequality is such a culturally entrenched stigma which can be eradicated slowly by disseminating gender sensitization programme to both men and women for a smooth transition of their perception without creating drastic disharmony in the family

(11) From the finding of the study it is also evident that SHG women though slowly and gradually are managed to enter into the different dimensions of empowerment i.e social, political, economic etc. but they still need to be facilitated and intervened with awareness and technical support in nutrition education, health care, reproductive health, hygiene, development programmes and basic rights of girl children which are in together lays the foundation of empowered women in future.

Thus here I may conclude though empowerment of women initially started off with giving paramount significance on economic empowerment later with an intention of holistic development, it expands to other dimensions such as cognitive, social, political empowerment etc. In this evolutionary process of transforming women from disempowered to empowered, SHG is instrumental to make them realize their
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individual and collective strength to bring out the desirable change within themselves and around. SHGs are empowerment enabling institutions and have gained structural permanency in the society at large. At the institutional level it creates ethos of empowerment and its ingredients viz. self confidence, positive ambience for economic activity, status equality and information dissemination. This is in sharp contrast to the extant societal values and it is observed that SHGs positively influenced the empowerment dynamics at the level of family.

Being a part of such an evolutionary process for years women could transform their status and are also slowly progressing towards the next challenge of translating empowerment to girl children in their families by confirming empowerment is a process. The study found women in empowerment have also managed to reach some of the milestones successfully but still long way to go to meet the major challenges. There is need for intervention on gender sensitization to bring balance in gender inequality which starts from the first and important institution in the lives of girl children i.e family. “It is not gender which is destroying our culture.... it is our interpretations of culture which has destroyed gender equality,” by Cambodian civil society group.

Gender inequality is an issue which can not be resolved overnight. The entrenched unacceptable practices due to gender inequality can not be rooted out fully at a time. But there is no denial that the movement for gender equality has been started. There is wide acceptance of gender equality which is clearly reflected in the upbringing of girl children but still needs intermediation from time to time at each stage of their development. In this context, the findings of the present study would definitely help to analyse the cause and effect of translation of empowerment by taking a step ahead in the process of empowerment. When gender sensitization is facilitated with desirable technical support, awareness, larger financial commitment, it would take us closer to the larger goal of empowerment. Thus it is vitally important that both Govt, NGOs to redefine their policies, programmes and framework of SHG so that women in empowerment enrich themselves and their families to realize the larger goal ahead.
5.3 LIMITATION

The very purpose of my research work is to delve deeper which cannot possibly happen without limitation inducing parametric stipulations. I have endeavoured to enlist the factors which are directly or indirectly have a bearing on my present study.

(1) The present study on the role of Self Help Groups in women empowerment and its translational aspects is limited to the structural framework of the group as assigned by NGO Yuva in Dharavi, the largest urban slum in India. I hope the findings of the study would definitely be edifying and nudge the policy framers to make their effort more objective towards women empowerment. But there are agencies galore in structural and operational aspects of Self Help Groups. Government and its agencies like NABARD, SIDBI and umpteen number of NGOs, Voluntary agencies have done great deal of work and have devised various models on Self-help groups in the areas of credit outreach, economic upliftment etc. and empowerment of women as a whole. As I progressed in analyzing different dimensions under this study I felt the arguments on the framework of the SHG on women empowerment and its translation could be given an insight by enlarging the sample of number of SHGs under the umbrella of different agencies.

(2) Language is an integral part of an in-depth interaction. I felt interacting with their language i.e Marathi would have helped me to touch the innermost feelings and extract more by making the respondents more comfortable. It would have been easier to break the ice instantly and to communicate like we've known each other forever.

(3) Knowing the local language would have been helped me to speed up field dissertation work as I had to strive hard to add another criterion i.e knowing language
in selecting respondents, the difficulty mostly I came across while identifying respondents who are not members of any Self Help Group.

(4) Though women themselves admitted their journey from disempowerment to an empowered status was possible through the intervention i.e SHG, but the elaborate findings forced me to conclude that their level of empowerment is not solely influenced by SHG per se. Their location in the heart of an urban agglomeration like Mumbai might have played a part in making them economically better off and to some extent accentuated the empowerment process.

5.4 RECOMMENDATION

*The beauty of empowering others is that your own power is not diminished in the process.* (Barbara Colorose). Rather in this process of translation it enriches one’s functional capacity to make the empowerment more meaningful.

Empowerment in women are often solved by resorting to very simple and conspicuous solutions which are “there in front of us, around us and within us”. Success comes when those targeted are part and parcel of the solution mechanism because they are the ones who will work on it, make it grow and maintain it on their own. Thus empowerment is a process that can’t be gifted to anybody but the conducive environment can be created so that they can maximize their potential by learning the best use of their resources and opportunities towards their advantage. The following recommendations emerged out of the study findings which expectedly would accelerate the process of empowerment of women.

1- The most enduring challenge would be to build a comprehensive strategic framework of the multidimensional facets of empowerment from preadolescence to adulthood ensuring empowerment of women as an ongoing process. There can be a synergistic convergence of inputs of nutrition education, reproductive health –it’s importance and awareness of various physical and psychological changes it brings along and hygiene, thin line between complementing mother in domestic activities and domestic
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labour which is hazardous for the children below the age of 14 years. The NGOs, policy makers and Govt. should take this initiative to redefine the framework of empowerment programme to make the empowerment more sustainable.

2- Most of the women, those who are not members of SHG perceived household burden as insurmountable - the reason which keep them away from SHG. They have become the prisoners of their own thought. Women need a proper guidance in balancing between family and work responsibilities which can be incorporated in the frame work of the orientation programme of SHG to make women little more organised to come out of this barrier.

3- Many women, those who are not members of SHG have gradually wriggled out of the patriarchial shackles and are willing to join this movement but are victims of beginners syndrome. The apprehension about their inadequacy and hesitation to overcome their year long confinement have kept them away from SHGs. The SHG orientation workers have to adopt a little more strategic effort to bring this mass out of their hibernation and predisposition and making them part of this mainstream of empowerment. The value reorientation is the need of the hour for an inclusive journey towards empowerment of women.

4- There is no denial that by conducting financial and social programmes, the NGO Yuva has significant contribution in the area of evolutionary process of women empowerment. But with minor changes in the perspective with emphasis on girl children the empowerment process can be made enduring and sustainable. There is a need for more involvement at family level with emphasis on gender equality by strengthening the foundation of girl children, thus making the larger vision of empowerment possible.