Chapter-8

Discussions and Conclusions
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The present study is an attempt to understand the influence of SHGs on the lives of women involved in it. The focus is to develop insight into the process of empowerment of women in terms of not only economic but also social and political empowerment including health. The concept of empowerment of women has been analyzed at individual, familial and societal levels.

The study was conducted in 10 SHGs from government and NGOs-run SHGs. The block wherein the study was conducted was selected on the basis of proportionate number of SHGs both by government and NGOs. It is seen that the SHG revolution has been more geared by the former while the SHGs run by the NGOs have not been effective. This is because of the fact that NGOs are more focused on generation of profit. The profit is generated from the interest of the loans taken by the members to invest in some kind of enterprise. This is done by the NGOs to meet the needs of maintenance of the office, payment to officials, conveyance etc. In case of government-run SHGs, all the official expenses are borne by the “Mission Shakti” programme. Till February 2008, SHGs formed by the NGOs, BDO and ICDS was 335, 9 and 679 respectively. Though both ICDS and BDO are government agencies, it is ICDS which is taking the lead. Till August 2005, the number of SHGs formed by ICDS was 205 which have increased to 679. The number of SHGs formed by BDO has reduced from 34 to 9. In case of NGO run SHGs though the number has increased from 305 to 335, this is relatively less in comparison to ICDS. In spite of having highest number of formation of SHGs, the officials were of the view that it was hectic to manage the affairs of SHG. As ICDS had to look into
the matters of elementary education, mother and child care apart from the formation of SHGs, it was difficult for them to focus more on women’s empowerment. Due to workload, most of the time was spent on maintaining records about loans taken for income generating activities, meetings and training programmes. It was also found that after the formation of ASHA, the workloads of the Aganwadi worker have reduced. While the latter is assigned the task of dealing with elementary education, the former is assigned with health care.

From the responses of the officials and members, it could be inferred that there has been some change in the lives of women involved in the activities of the SHG. Changes like crossing the four walls of the house and attending meetings and training programmes were seen among the women after their involvement in the SHG. They could spend their income on food, cloth or other consumption items either for themselves or their family members. It was found that women assembled together during crisis period of other women and accompanied each other to health centres. They also campaigned for their representatives from among the SHGs in panchayat elections. Women also motivated the villagers to attend various health programmes. They also worked for developmental activities of the village like keeping dustbins in the villages, construction of roads etc.

In spite of all these, the age-old sex discrimination in terms of preference of a male child, discrimination in relation to distribution of food, discrimination in provision of educational facilities, male dominance of land rights were still found. At times the involvement in the SHG was an additional burden to that of managing the household chores. Though the family members were cooperative, the major responsibility of managing the household chores was on the women.
Women became over-burdened in terms of meeting the demands of work both inside and outside homes. Though other members of the family managed to serve themselves, it was mostly the women members of the family who used to cook and then go to attend the meetings or training programmes. Various health hazards like weakness, headache and body ache occurred because of the dual burden they had to undertake.

It was found that though women generated additional income for the family, they occupied a backseat in major decisions like education of children, marriage, purchase of land. In other words, though women could come out of their homes, purchasing things for themselves or their family, major decisions relating to purchase of land, marriage and education of children was taken by the male members of the family. It was the women who spent their income to improve the nutritional standard of the family. Almost half of their income was spent on food items but were in the last priority in distribution of food in the family. At times when women invested in lands, decisions relating to purchase or sale of it were taken only by men.

Women had least say in matters relating to right over bodies. As contraception was mostly availed by women, they had problems of headache, nausea, stomach ache, weakness, disruptions in the menstrual periods etc. Women resorting to IUDs and going for tubectomy also complained of pain and bleeding. Most of the women who got sterilized had one of the children as a male child. Or else they had to bear pregnancies till they delivered a male child.

Overall it can be said that involvement of women in income-generating activities has resulted in economic independence. However, it has not led to an
improvement of their social status. The status of women still remains to be subordinated to the men not only in the family but also in the society.

Implications of the Study
The various implications of the study based on the analysis of the role of SHGs in the lives of women have been put under the following heads:

Gender Awareness
Gender awareness may be one of the ways to change the gender relations and thereby lead to gender mainstreaming. To bring about gender awareness, first women’s status has to be seen in the context of macro structures of the society. Generally the reproductive activities of a woman make her less accessible to work outside the home and make her dependent upon her husband to meet the basic needs. The social factors make a woman happy at the birth of a male child and perceive a sense of gaining power in the family. She also considers a son, unlike daughters who get married and leave home, as a support during her old age in the absence of her husband. In such social circumstances making women accessible to credit without understanding their subordination in the society may result in investment in enterprises of the male members from the loans borrowed by the women. Therefore, before focussing on woman’s control over her income, issues relating to nutritional standard of women, accessibility to health care, control over her fertility and domestic violence needs to be given a priority.
Focus on Participatory Approach

The Indian Government’s Country Paper for the Copenhagen Summit can be cited which focuses on “empowering the poor to enable them help themselves and removing social, economic, cultural and psychological barriers to transform them from being passive recipients of government programmes to active participants and managers of their own affairs. Here is a notion of empowerment which involves organising them into informal groups, formal associations, trade unions, cooperatives etc., for exerting collective pressure articulating demand and effectively participating in the decision-making process with the ultimate objective of building foundations of individual and collective self-reliance” (Mohanty 1995: 337). On the other hand it is generally seen that the state policies make it mandatory to accept everything without any space for negotiation. These policies are directed ‘from above’ with only a little involvement of the marginalized. However, the implementation of the policies by the state would in no way be a success without active participation of the masses. Therefore rather than an ‘outsider’ dictating the terms of empowerment, the masses should themselves determine the empowerment in their own terms. In other words, the very concept of empowerment should involve a participatory approach rather than something given by the external agencies. The empowerment of the marginalized section should take place in the context of the socio-cultural conditions that they dwell in. The focus of the policies should be on considering the culture and life style than something designed by an outsider. Therefore care should be taken for involvement of marginalized or deprived section of the society in the process of empowerment designed for them.
Role of NGOs in SHGs

The formation of civil society institutions for making the people realise the path of liberation has been the agenda of the Draft Declaration of the Third Preparatory Committee (New York, 16-27 January 1995) in the World Summit for Social Development. Basically the ‘civil society refer to those organized groups who pursue their demands in the pluralist democratic process’. These societies act as interest groups in the western politics. They work for promoting the bargaining process through participation of the masses in the process of implementation of law made by the state. These civil societies are also considered to be of utmost importance in the third world countries where the state machinery has been reduced to an ‘inefficient, corrupt and bureaucratic’ system (Mohanty 1995: 336). With the spread of the idea of the importance of civil societies, there has been growth of the same in different forms. One of them stands as the NGO sector which caters to the need of the people, sometimes being or not being associated with the government. Along with various tasks undertaken by the NGOs, making credit available to the poor women in the villages from the banks has been one of them.

Generally the NGOs advance credit to the women and help them to indulge in income-generating activities. The NGOs form groups and women in those groups make their own investment. The profit generated by the women is in turn saved with the accounts of one of the members. In all, NGOs deal with advancement of loans and in no way control the savings of women as a revolving fund. But the management of the official requirements accentuates the interest rates charged by the NGOs. All this have put a question mark on the MFIs run by the NGOs about their non-profit orientation. Apart from

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income-generation, the sustainability of the microfinance projects lead by the NGOs has become doubtful (Shylendra 2005).\(^2\) Basically the functioning of the NGOs is dependent upon the availability of funds. As these funds are available only for a certain period of time, the NGOs become focused on specific agenda rather than concentrating on the broad framework. But in spite of only catering to the needs laid down by the donor agencies, they should also strive for the sustainability of the same. Therefore, it is advocated that the NGOs should not only concentrate on loan borrowing and repaying but should also focus on the development of social and cultural capital within the communities they work for. They should also focus on conducting training workshops to enhance capacity building among the community members. Along with this, they should develop ways to channelise the skills of local people. They should also encourage group support not only for evolving a collective fund but also to help each other at times of need. In general, the work of the NGOs should be reoriented towards bringing overall development of the villages. At the same time sustainability of the projects should be emphasized. This demands the need of a participatory framework involving the people themselves within the projects. This bottom up approach should also pay attention to the socio-cultural conditions of the people which would help to specify the orientation across time and space. Though involvement of participatory approach is essential in bringing about empowerment, but the practice of the same just for the sake is in no way going to be of any importance. To really help the marginalized to be empowered, it is crucial to involve them within the process. And this should not be something directed and dictated from above. The participation of the masses should help them in challenging the existing

inequalities. However, this does not imply that the SHGs should not strive for the empowerment of the deprived. But such action should also involve the participation of the deprived sections so as to make the whole process sustainable. ‘Overcoming power relations in development need not entail devolving all responsibilities for social action to the disempowered, but rather devolving the power to determine the nature of those actions’ (Jakimov and Kilby 2006: 395).