CHAPTER-5

Conclusion

In the present study the researcher seeks to explore the impact of SHG on the empowerment of the women (differential) in terms of making decision at family, group and community levels before and ten years after joining Self-Help group.

In this research the following questions are addressed- The relative effectiveness of exclusion, inclusion and primordial relation in the formation of SHG. In day to day functioning of SHG what new norms emerge in the interaction process when the groups are functioning and how rationality and mutual support come out among the women in the process of functioning of group? What are the differential level of empowerment of women in terms of physical movement beyond the family, child bearing, extension of medical facilities to children and pregnant women and differential impact on the dependency on moneylenders of the women before and ten years after joining the SHG?

In the present study data are collected through the records of SHG like monthly transition, decision in terms of giving and not giving loans, retaining of some member from the self-help group. Master register of the block office indicating how much money is loaned to the SHG members and the places where the meetings are held. What transpired in the meetings is collected through interview and observation method. Case study method related to the decision-making process of the members throughout the life. Narration is used to know the resistance in the process of making decision in the family as well as group.

In the study six SHGs are selected that are functioning over the last ten years from its beginning without a break. Out of six SHGs, two mainly...
belongs to OBC, two SC, and the remaining two belongs to the mixing category of people belongs to different castes.

The main findings of the study are that women face lots of resistance from their husbands and elder family members even their ridicule during the SHG formation.

Even their resistance women save the required amount from their meagre earnings, by putting small portion of wheat flour separately or not spending money on the children on sweets, chocolates, ice-cream etc.

Initially, to initiate the economic activity, women discussed various options in reference to success and failure of activity in other SHG. The members of SHG by creating new norms expel the member and also induct new group member. At the households level the member are acquired the greater access to financial resources, increasing interaction and communication with their husbands, greater freedom of physical mobility and taking decision about their family planning, looking after to immunization to children and pregnant women etc.

These findings are discussed along with earlier findings on three themes-

**Regarding the Formation of Self-Help Group**

Joining the SHG is one of the initial decisions in the formation of SHG. In this decision which group particular members are, to join and not to join is basis of the practice of exclusion and inclusion in terms of past membership and life style. For instance- the formation of SHG of OBC castes member refused to have SC and Muslim women in the group on the principle of untouchbility.

In the mixing group they argued that it is only contribution of money at one time per month and nothing else. Taking a cup of tea and sharing snacks, major principle which emerges after the formation of self-help group.
The most important principle is exclusion of the person who does not belong to the same caste and inclusion of person who belong to the same caste. But in the case of mixing groups, the principle of instrumental relations i.e action oriented to the perused of the selected goal to calculating the advantages and disadvantages the social possible means (Weber, 1964:116).

On the other hand besides this exclusion and inclusion principles, geographical proximity based on residential segregation of castes that maintain face to face interaction also promote it the inclusion of person in SHG.

Thus, self-help group not only acquiring the primary group but also the pursuit of economic improvement in the living condition.

When the facilitator call the meeting of women in the formation of SHG women face resistance from their husbands and elderly members of the family in terms of saving 50 rupees. They argued what you can do to save Rs. 50/- month.

The male member ridicule that women cannot get substantial loan from the bank as the property is in the name of their husband or the male side. These findings are coming closer to the finding of Ramchander and Pertti 2009 in the study of Bellary that many women reported, their husband and other family members had opposed their joining the sangha (SHGs) and ridiculed the idea that the women might be able to get substantial loans from the bank (Ramchander and Pertti 2009). However, in this study the OBC group facing much resistance than the other group. It may be consequence of intensive prevalence of patriarchal values in OBC families in comparison to SC and mixing groups.

In the initial phase of the functioning of the SHG, husbands of the member while discussing with other male member they use to laugh and criticise the activities of women and showing resistance even at a group level indicating ‘hidden transcript’ that is critique of power spoken behind as subjugence but in front of their counterparts they sarcastically show their
behaviour of support indicating the public performance and the hidden transcript propounded by Scott (1990, p.p. 40)

These are some of the findings of formation of SHG, resistance and attempts to overcome the resistance are observed at the family level more in the case of OBC and less in the case of SC and mixed groups.

Thus in the formation of self-help group, the principle of exclusion on the basis of caste religion and geographical proximity are observed. In the case of Uganda also the principle of exclusion is based on intangible barrier based on status and skill as observed by (Helen Pickering et.al 1996).

**Functioning of the Self-Help Group**

After the formation of self-help group three positions are created in the group took after accounting, to maintenance of records, minutes of meeting. These types of creation of new status and role required some amount of literacy as observed in the meeting of SHGs. Through this new status and such role the group member develop co-ordination to carry out different activities that promote the sense of belongingness and creation of new norms in the interactions process. These new norms are related to the matters like time of meeting, place of meeting, maintenance of attendance register and collection of money within the stipulated times and rules to lending the money which is based on the priority of need of group members.

Members of the self-help group who does not attend the meeting regularly, who deviate meeting norms regularly, not contributing money regularly and non payment of installment of the money borrowed from the group face penalties of five rupees. Besides this the member husband who had the habit of drinking alcohol and creating problems to the group functioning expel that member from the group and inducing the new member on her place.

These new norms not only strengthen the neighborhood relations among the members but also use to control the behaviour of deviants.
The meeting place of the SHG members also results the nature of relation among the members. In the case of OBC and SC group multiplex relation are developed in terms of sharing refreshment and changing the place of meeting in each month.

Secondly when the meetings of SHG is conducted on rotation basis in the member residential places, the member husbands used to arrange refreshment besides taking care of children which indicates that within the family at least day in the month, the sharing of responsibility is emerging between the gender.

While taking decision on the economic activities to be chosen, two norms emerge i.e. rationality and reference group behaviour. It is noted that OBC group initially started the preparation of Papad- Chips and Bari (wafer, chunk) and took the products to the weekly market for sell. They failed to sell the products not only in absence of skill but also due to the quality of product and incurred losses.

Initially the SC group also contemplated to choose same economic activity as initially chosen by OBC SHG. Dissuasion among SC SHG members have resulted not to choose the OBC group economic activity like Papad- Chips and Bari (wafer, chunk) but obtained to initiate the economic activity of animal husbandry and selling milks. These two facts indicate that rationality as emerge in calculating means in comparing besides reference group behaviour. This interpretation comes closer to the work of Merton on reference group behaviour. He defines that ‘a reference group is a collection of people that we use as a slandered of comparison for ourselves and relative deprivation is a special case of comparative reference group behaviour’ (Merton, 1957).

In terms of economic decision making, SC women participated more in the matters of rearing the buffalo, bringing fodder, taking the buffalo to provide medical treatment and to sell milk in the absence of their husbands while OBC women sought the assistance of their husband in these activities. The mixing SHGs are coming closer in SC group in terms of the participation...
in economic activities. These findings are negating the findings of Vinayagamurthy & Muthukumar (2013) where the scholars observed in the study of Tamil Nadu that the participation of SC caste women in economic decision-making activities is less even after joining SHG.

These findings indicate that there is resistance from the male member of the family in everyday activities, the women over come from these resistances to peruse the common goals.

**Regarding Decision-Making at Family Level**

The decision related to child-bearing and physical mobility to outside the homestead are taken into account to undertaken the process of empowerment.

Prior to joining the SHGs women hesitated to speak openly with stranger and counterparts and their social network was limited. Ten years after joining the self-help group the members have increased their interaction with other self-help groups and officials located in the bank and block started to speak openly without hesitation and share their feelings with other women. The increased network of social relation after joining the SHGs has resulted in the increased participation of women members in informal activities (Putnam, 2000). It enhanced the skill of negotiation in taking family and community level decisions.

Before joining the self-help group, women members were unaware about the issue of child-bearing. The child-bearing takes hold of human life as it functions through norms rather than laws (Foucault, 2011).

Ten years after joining the self-help group, the SHG women came to know the birth control procedure. Women started taking decision regarding the number of children to be given birth both in nuclear and lineal families. In some cases, family having two daughters adopted tubectomy even though their men were resisting for that. They (member) argued that boy and girls needs quality of education. In the case of lineal families of OBC members’
mother in-law insist to have more and more children to enhance economic and social security thereby during the crisis and it will also help in maintenance of patriarchal authority. In the case of mixing group both men and women jointly decided to restrict to number of children to be given birth. These facts indicates that women members of self-help group in general are getting that they will carried out in the opposition from their counterparts indicating the process of overcoming resistance and experience in the process of empowerment which is visible. So, on the basis of these facts it can be said that empowerment is only a process. This interpretation comes closer to the writings of Weber on power. He define power is the ability to control others to make happen what one wants to happen in spite of obstacles, resistance, or opposition (Weber, 1947).

On the issue of physical movement beyond the family and the village alone reveals that SC women even before joining the self-help group have relatively more freedom to move outside their houses in search of agricultural work (Singh, 2011) and had less intensity of patriarchy. Ten years after joining the self-help group their movement beyond the home and village has increased in terms of visiting the bank, block office, government and private hospital, pachayat office and weekly market places all alone. The decision for such movement is taken by the women member alone. Before joining the self-help group, the OBC women members were accompanied by some male members of the family to visit the market place, native place of wife and hospital. Ten years after joining the self-help group, the women of OBC group negotiate with their husbands for the movement beyond family and village alone but their husband final took the decision for the physical movement.

These facts indicate that the participation of women of different caste of SHGs as contributed in certain extent in the empowerment process of women but the process of empowerment is relatively more in case of SC groups followed by mixing and OBC groups. Such prevailing situation seems to be relative to the position of the group in traditional social structure and
the differential prevalence of the patriarchal values. From these findings we can say that SC groups becoming ‘power to’ while in the case of OBC and mixing groups ‘power over’ phenomena existing in some extent (Foucault, 1978).

**Regarding Decision-Making at Community Level**

The socio-economic changes has been observed at community level in sample SHGs. Women have reduced their dependency on moneylenders after joining the SHGs. Ghosh (2012) has revealed similar findings in the study of SHG-Bank linkage programme at the national and regional levels in India.

The comparative analysis of different sample SHGs reveals that OBC member families have reduced their dependency on moneylenders after formation of SHGs but members are individually become less economically independent because they mostly lend money from the SHG for their husbands/sons business. They have taken loan only for animal husbandry which can be proceed with the help of husband while SC women has taken loans for their self such as lease of land, petty shop keeping, along with animal husbandry.

But mixed groups have taken loans only for animal husbandry as observed in OBC groups. Old aged women of SC and mixed groups have taken loans mostly for their health crisis, marriage of daughters and their old debt payment resulting their continuation of dependency on moneylenders even after joining the SHG. These facts indicate that OBC women have partial economic independence i.e. they started business (buffalo rearing) with the help of their husband. Thus they are in the process of empowerment i.e. being involved in economic activities but they do not have power to use the money. So the outcome of empowerment is not visible.

SC women are more involved in economic activities in absence of their husbands while mixed group have partial economic independence. Middle aged women have less dependency on moneylenders comparatively old aged women.
So the process of participating in group meetings and the group-based interactions may foster social capital. The patriarchal values in some extent become weak. It indicates that, increased social capital and knowledge gave them awareness about their life which reduced the significance patriarchal values to a certain extent. Sharma (2007) in the study of Nepal reveals that credit program participation leads women taking a greater role in household decision-making, having greater access to financial and economic resources, having greater social networks, having greater bargaining power compared with their husbands, and having greater freedom of mobility. The present study also reveals that only SC SHG members have experienced greater empowerment process than the other SHG members.

This increased physical mobility increases the participation in community level programmes. SC women are participating more in health related programmes at community level and also help to the neighbours at the time of crisis while OBC and mixed group women are limited to their own group members and not to the village people. It indicates that SC women are more aware about their community rather than OBC and mixed groups. This community level participation indicates the functioning of ‘power with’ among the SC women that use their collective power to co-operate with their neighbours. Group process that emphasis inclusiveness, building trust and development of a common sense of purpose are all critically important in community development (Ife, 2001.p.139, Putnam, 1993) as revealed in SC SHGs.