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SUMMARY AND CONCLUSION

Establishing gender equality as a goal requires a precondition of reducing poverty, promoting sustainable development and building good governance. India needs to give the top priority to transform the prevailing social discrimination against women especially Dalit women. Concurrently increased direct action to rapidly improve the social, economic and political status of women has to be focused. In this way, a synergy of progress can be achieved.

5.1 Objectives of the study

(i) to prepare a profile of rural Dalit women members in SHGs;
(ii) to describe the functioning of SHGs and the role of NGOs in empowering Dalit women;
(iii) to find out factors fostering the empowerment of Dalit women;
(iv) to study the social, economic, political, educational and psychological empowerment of Dalit SHG women members; and
(v) to offer suggestions for effective functioning of SHGs in empowering rural Dalit women.

5.2 Definition of Terms

> Dalits

The term 'Dalit' means any oppressed groups. The schedule caste group women belonging to Chakiliyar, Parayar, Pallar and Madari are mostly socially suppressed, culturally neglected and economically exploited by upper caste people in Tamil Nadu.
> **Empowerment**

'Empowerment' which means 'becoming powerful', is a process by which individuals, groups and communities are able to take control of their circumstances and achieve their own goals. It enables them to work towards helping themselves and others to maximize the quality of their lives. The various dimensions of empowerment i.e. educational, economic, psychological, social and political are interlinked.

> **Self-Help Groups**

Self-Help Groups (SHGs) are voluntary small groups which are usually formed by women who had come together for mutual assistance in satisfying a common need, overcoming a common life-disrupting problem and bringing about desired change. SHGs formed in rural India are homogeneous and consisted of fifteen to twenty members hailing from a certain locality with similar socio-economic backgrounds.

**5.3 Sample**

Dindigul District of Tamil Nadu was taken for the present study. There were 14 taluks in Dindigul District and 3 taluks were selected for the study. The three NGOs - Coimbatore Multipurpose Social Service Society (CMSSS), Dindigul Multipurpose Social Service Society (DMSSS) and Madurai Multipurpose Social Service Society (MMSSS) were working in the three blocks of Thoppampatti, Oddanchatram and Vathalagundu. From the total number of SHGs of three NGOs, 33.3 per cent was selected as sample and it constituted 543 Dalit women from rural hamlets-
Cluster sampling technique using SHGs as a unit was employed for the selection of the sample. The design of multi-stage randomization of clusters was followed. For this, 36 SHGs were randomly selected from the three NGOs, keeping in view the age, education, caste, training programmes and total years of membership in women's groups.

5.4 Tools and Techniques

The following tools and techniques have been used for the purpose of data collection.

i. Interview Schedule

Interview schedule is used to elicit personal information of Dalit women especially their duration of involvement in women's groups, the position held by the individual, age, education, occupation, caste, economic condition and family details. It brings out the particulars about SHG membership, training programmes, members' initiation, leadership pattern and the expectation from SHGs.

ii. Women Empowerment Scale (WES)

A Likert type five point forcing scale has been prepared by the researcher and used to obtain the data on level of empowerment among the women respondents selected for the study. This scale, which was developed by the researcher, consisted of five sub scales such as social, economic, political, education and psychological empowerment. The empowerment scores of a subject taking the test is the sum total of scores on the twenty items on the scale. Thus, a maximum score of 100 is
possible to be obtained in each sub scale by each woman and the minimum score is 20.

iii. In-depth Interview

The data from the key respondents such as animator, representative-I, representative-II and informal leaders were obtained through this method. The leaders expressed their unique experiences in leading the women in their personal problems, group conflicts and village issues,

iv. Focus Group Discussion

Meeting the women in-group meeting demonstrated the level of their democratic functioning in the SHGs. Issues especially relating to the drinking water, milk society, ration shop, transport facility were discussed elaborately in the group session. Their future vision was also articulated by the members.

5.5 Collection of Data

The investigator personally visited the villages selected for the study and collected the required data. The concerned NGOs were contacted for meeting the SHG members. The directors of the three NGOs introduced the researcher to local coordinators and sought the assistance in collecting the requisite data from the members of the SHGs.
5.6 Analysis of Data

Data for the study were both quantitative and qualitative. Quantitative analysis of data was done through Statistical Package for Social Science (SPSS) by the researcher. Statistical techniques of test of significance for mean differences, analysis of variance, Pearson coefficient correlation and path analysis applying regression were used. Qualitative interpretation was done through ethnograph analysis, which creatively combined methods for precision and validity.

5.7 Findings and Recommendations

5.7.1 Networking of SHG and Dalit Women Movement

SHGs have given the rural illiterate women an opportunity to come together and to organize them. SHG had offered them a forum to speak out their problems and to seek for solutions collectively. They were able to achieve the basic amenities and developmental schemes as group than through the individual efforts. They believed in the united efforts. Especially for the oppressed class of women, group involvement gives enhanced support and confidence. This SHG movement of Dalit women needs to foster their rapport with other Dalit women movement for successful social change. Often it looks that the Dalit women movement neglects the economic aspect and the SHG movement does not pay adequate attention to the socio-political situation. This gap needs to be reduced and the collective efforts should be mobilized.
5.7.2 United **Efforts against Atrocities**

Adequate attention need to be taken by the SHG Dalit Women Movement to promote basic education, employment opportunity, better working atmosphere, equal wages, etc. Violence against Dalit women in any form has to be abolished with undaunted efforts of this movement. As the Dalit women become more conscious that Dalit women rights are human rights, this movement can become a human rights promoting agency. Henceforth fulfill the Gandhian dream of equality in Indian society.

**5.7.3 Education for Emancipation**

Women attained functional literacy through SHGs. Education of female children is given more importance by the SHG members. Health education has brought tremendous changes in their family and child care. Infant and maternal mortality rates have been reduced. Environment awareness needs to be intensely inculcated so that their awareness on rain water harvesting and hazards of plastic bags will increase. While conscientization has to become part of the education for Dalit women, it can not be denied that the opportunity of formal education is essential for the empowerment of Dalit women.

**5.7.4 Enhancement of Social Mobility**

Social stigmas on Dalit women often remain untouched by the SHGs directly. Efforts are needed to make the Dalit and non-Dalit to reside in the same streets and to share resources in rural areas. It may be
possible in the urban area but in the rural India it is still an unthinkable reality. SHG women should take immediate steps for ending up the dubious double tumbler system existing in rural Tamil Nadu. Though the concept of widow remarriage is a welcome sign among Dalit women, the prevalence of child marriages has to be reduced. Additional efforts have to be taken to eradicate illicit liquor which had been harming the health of their men and the family economy.

5.7.5 Vibrant Training Programmes

Training programmes have brought significant changes in the lives of rural women. They are eager to attend the training programmes for developing the self-help proficiency. Especially the training programmes based on cultural folklores can enable them to bring out their creativity and competitive skills. Team work during this period can build up better interpersonal relationship among the members beyond the caste barriers. Such vibrant training programmes will encourage the value of education and will promote higher education of their female children. Moreover in these training programmes, personality development may be given in an effective manner. Role plays can be introduced to improve their communication skills and self-confidence.

5.7.6 Economic independence of Dalit Women

With the increased span of membership in SHGs their empowerment level increased. The more number of years they have spent as SHG
member has left a definite change in their thinking and outlook. Their saving amounts grow with the years and they were able to get large amount of Revolving Fund from banks. They reach a stay where they never wait for bank loans instead are able to manage within their savings. Groups which have crossed more than five years received a sum up to Rs. 10,000/- from the group itself. Moreover the loan interest also comes as income to them. In other words it makes them economically self-reliant.

Importance of small savings was deeply realized by the SHG members. Economic independence had given them the confidence to manage their family responsibilities. In a patriarchal society where women were not allowed to inherit the property, these rural Dalit women had succeeded in purchasing lands on their names with their savings. The few successful women have become a role model to others and have given them enhanced confidence.

Handling individual bank account in the nationalized banks is not a widely accepted concept among Dalit women. It is essential that the SHG members learn to operate the individual saving book in the nationalized banks. Instead of going to money lenders for emergencies they can make use of the bank resources.

5.7.7 Promotion of Entrepreneurs

The small savings have not brought remarkable change in their economic condition. However in their struggles of poverty the saving habits
come to their rescue for petty and urgent needs. In this context an appropriate Entrepreneur Development Programme (EDP) is one of the imperative. It has a set back because the most of the Dalit women are unlettered. EDP can be given in an interesting way so that the Dalit women take active part in it. As marketing is another stumbling area greater concern has to be expressed at the initial stage to establish viable marketing facility. It can reduce the dependence of rural Dalit women on caste people and on their men. It is inevitable to liberate them from the stereotype caste based activities.

5.7.8 Political Involvement and Civic Consciousness

Self-confidence to vocalize their problems to the officials concerned has grown and there was reduced inhibition among the SHG women to go to collectorate, union office, panchayat office, etc. Women who were once confined to their homes were able to take part in rallies and public meetings without any fear. Realization of civic responsibilities and eagerness to contest in election has become prominent. Dalit women have got the awareness that their rights to exercise franchise should not be sold for monetary benefits. They realized that they were not obliged to vote the person suggested by their husbands. They were able to confront the elected leaders on the needful occasions. Yet they were diffident to contest in local elections due to lack of economic sources and political backup. SHG Dalit women movement can render the support the women in need of.
5.7.9 Towards Holistic Empowerment

SHGs have reduced the gap between the different caste women. Nevertheless in bringing equality they need to go a long way. Inter caste group training programmes and personal sharing about the agony of Dalit women in those meetings may bring to build up better understanding among the caste women.

In view of integrated approach family education including men need to be given to bring holistic empowerment of Dalit women. Otherwise the Dalit men often replace the negative attitudes and hostility received from other caste towards their women. As suggested by World Health Organization (WHO) spirituality could be added as one of the component towards empowerment.

5.7.10 Support of Legal System

To bring social changes regarding Dalits it is important that the legal wings are active and accessible to the poor Dalits. Often the legal enactments in favour of Dalits stay at the paper level. As the economic feasibility of Dalit women is low, the law and order does not come within their premises. Attitudinal changes among the high caste are also inevitable. If the law is enforced often they look at Dalits as rebels than realizing that it is their right to enjoy the equality as citizens of India. SHG Dalit women movement can be a catalyst in promoting justice to Dalit women through legal system.
5.7.11 Collective Efforts of NGOs and GOs

SHGs organized through TNCDW in collaboration with NGOs have shown that the collective efforts of NGOs and GOs can bring out enhanced development among rural women. However, NGOs still can broaden their outlook in reaching out the rural poor and in working together with NGOs in the same milieu working for the same cause. It is better that while one NGO is working the other NGOs need not work in the same village. Often it overlaps the developmental activities in the same village and the women get confused with the promises of each NGO. It also leads to unnecessary complication among the women. Later women may develop negativity towards NGOs. Sometimes it appears that the NGOs focus on their empowerment not on target groups. In TNCDW meetings they seem to discuss about the cost of the NGOs than the benefits to be received by Dalit women.

From the Government Organizations (GOs) they wanted to see the instant results. Hence they force to achieve the target number of SHGs within the limited period. It is also important to know that establishing rapport requires investment of adequate time and personnel. But the TNCDW forces the NGOs to fasten the work. Even Panchayat level federations are begun immediately with less than two months from the period of formation. Hence they are familiarized neither with their groups nor with other groups. Though a federation is supposed to have more than
two groups, for the sake of having federation the TNCDW forces the groups to form a federation with single SHG. There are more than 75 NGOs working in Dindigul District but the TNCDW is working in collaboration with only 18 NGOs of the District. Thus the optimum resources of the District are not utilized and the SHGs which are working without the link of TNCDW can not benefit the Government programmes and the women are being deprived of their rights.

During the present year TNCDW has given priority to Dalits, Tribals and minorities in SHG formation. Still not very many NGOs opt to work for Dalits as the progress among is rather slow and cooperation is feeble. It is a dire need that many voluntary organizations come forward to work for Dalits.

5.7.12 Concern of Government

BPL list has failed to include the ultra poor i.e. who can not get work for 186 days in a year, and two square meals a day or an income of family is less than Rs12,000 per annum. Consequently the Government Organizations need to be more attentive in preparing the BPL list. NGOs need to look into the BPL list and form the new SHGs. It will enable the enrolled poor to be benefited from SHGs. At times programmes remain in paper as it is done in haste. The programmes of handing over the mini power pump, PDS shops, maintaining public toilets, etc to SHGs have no
received the expected response in Tamil Nadu. It is due to lack of coordination and capacity building among the women members.

Element of networking has to be insisted. Linkage with other institution such as gram panchayat, day creche centres, arivoli iyyakam, health sub centers, PDS, milk cooperative society, agriculture cooperative society, block development office, collectorate and legal aid cells can be strengthened so that the Dalit women may be able to make use of the available facilities to the best. Moreover they need to be sustainable even in the absence of NGOs.

5.8 Suggestions for Further Studies

Case study can be conducted to know the ways of empowering the Dalit women socially. Each of the Dalit group can be studied separately as their cultural practices differ drastically among the subcastes.

In view of empowering the Dalit women psychologically, interventional studies can be designed on the behavioural dimension of empowerment. Psycho-social characteristics of the successful SHG members can be identified through intensive analysis.

The role of SHG in political empowerment of Dalit women can be examined and strategies can be devised to avoid the constraints in participating Panchayat or Gram Sabha meetings. A multifaceted study of the Dalit women's movement in India can also be attempted.
Scientific analysis can be attempted for making the training programmes more effective and relevant. Ways and means for improving the leadership qualities and entrepreneur skills can also be devised.

There is also a need for undertaking qualitative ethnographic studies with a view to formulate policies and programmes in empowering women and weaker sections in India.

5.9 Conclusion

Rural Dalit women who are in the lowest rung of the Indian society are in need of empowerment and upliftment. The dehumanizing bondages of caste, class and gender have to be eliminated and their rights to live with human dignity have to be restored. In this struggle for justice and liberation, these women have to be conscientized through constant participatory efforts. The Self-Help Group movement and joint ventures of Government and Non Governmental agencies can pave way for the emancipation of Dalit women. A new dawn of equality in the lives of Dalit women is the true dawn of freedom in India.

*One can tell the condition of a nation by looking at the status of its women.*

- Jawaharlal Nehru