CHAPTER 7

Findings, Conclusions and Recommendations

“When we want to help the poor, we usually offer them charity. Most often we use charity to avoid recognizing the problem and finding the solution for it. Charity becomes a way to shrug off our responsibility. But charity is no solution to poverty. Charity only perpetuates poverty by taking the initiative away from the poor. Charity allows us to go ahead with our own lives without worrying about the lives of the poor. Charity appeases our consciences” (Muhammad Yunus, 1999).

“The approach towards poverty alleviation should be Self-help. It is felt that individual effort is too inadequate to improve their fate. This brings about the necessity for organizing them in group by which they get the benefit of collection perception, collective decision making and collective implementation of programme for common benefits” (Karmakar, 1999).

The present study has been conducted to find out the impact of SHGs on empowerment of tribal women in five talukas of Tapi District in Gujarat. It aims to find out whether SHGs have helped them in their empowerment in terms of their income, social status, political awareness, general awareness, participation in decision making, increased control, better livelihood and better access to resources etc. The main data was collected through interviews of 300 women selected in the sample, through Interviews. Focus Group Discussions (FGD), and Case studies.

7.1 FINDINGS AND CONCLUSIONS

It was found that respondents were associated with SHGs at a n early age. It was also very commendable that the majority of women were married and associated with the Self Help Groups. This indicates that these tribal women had freedom even after their marriage. This also indicates that women in these tribal areas play a very important role in the family not only for household work but also to support the family to earn livelihood and take some major decisions related to the family. The majority i.e. 188 (66.7%) respondents had achieved some level of education, yet a large section of respondents i.e. 112 (37.3%) had not
taken any education. Out of 188 educated respondents, the majority i.e. 107 (36.7%) respondents have taken education up to primary level.

The majority of respondents i.e. 274 (91.3%) were living below Poverty Line and the majority i.e. 184 (61.3%) respondent’s family income was below Rs. 50,000 per annum. The main occupation of all families was agriculture. Besides agricultural activities, about 81 percent respondents’ main occupation was Bamboo work and dairy products, which shows that they were highly dependent on the natural resources in their area. The classification of SHG members according to their activities showed that the maximum members were involved in dairy related activities followed by bamboo work and stitching. SHGs have given loan for more than 18 to 20 small livelihood activities were noted amongst which it was dairy activity for which maximum women had taken loans.

It was observed that the SHG meetings were normally conducted once a month. About 236 (78.7%) respondents confirmed that they attended the meetings regularly while 35 (11.7%) respondents said that they attended the meetings sometimes. The remaining 29 (9.7%) respondents did not attend the meetings regularly.

Regarding the impact of SHGs on tribal women, more than 80 percent respondents felt that there was a positive change after joining SHG. This is shown by the following findings and conclusions.

7.1.1 Spending on children’s education, Family healthcare and own healthcare

After joining SHGs their spending power improved and they were able to spend more on essential matters such as children’s education, family healthcare and self-healthcare etc.

In all talukas, and therefore for the entire district, it is seen that there was a distinct increase in average monthly expenditure on children’s education, family health care and self-health care. It is also found that the improvement among members of SHGs run by NGOs was significantly higher than for members of Sakhi Mandals run by Government through Anganwadies and other NGOs.

Further it was found that in relation to increase in spending on children’s education, BAIF is the NGO which has produced the best results and topped in all talukas except in Nizer. In Nizer taluka, a unit of Sakhi Mandal has shown the best results in children’s education.
Interestingly, the analysis revealed that amongst all communities Kathodi and Kotwalia communities have benefited most after joining SHGs in spite of being the vulnerable tribes.

Regarding family health care BAIF has been the most successful NGO which has produced the best results and topped in all talukas except in Uchchal. In Uchchal a unit of Sakhi Madal has shown the best figures. We can draw one more finding that overall performance of NGOs is far better than Government organization in the health sector except in Uchchal. Amongst Government Organization Uchchal Taluka has shown better results.

Regarding own health care BAIF has been the most successful NGO who has produced the best results and topped in almost all talukas except in Songadh and Vyara. In Songadh and Vyara the units of Sakhi Madal have shown the better results. Amongst Government Organisation Songadh Taluka has shown better results.

Interestingly, the analysis revealed that amongst all communities Kathodi and Kotwalia communities have benefited most after joining SHGs in spite of being the vulnerable tribes. The reason must be that the most of the respondents in Kathodi and Kotwalia Community were associated with BAIF which has proved to be the most successful NGO in Tapi District.

### 7.1.2 Political awareness and participation

Out of 300 respondents 255 (85.0%) respondents were active in political activities; 61 (20.3%) were active even before joining SHGs while 194 (64.7%) became active only after joining SHGs, balance 45 (15.0%) did not participate in political activities. This shows political awareness came after they joined SHGs. The majority of respondents i.e. 235 respondents participated in voting only, while 66 respondents also took active part in campaigning activity, 41 attended political meetings regularly while 12 respondents were contestant of Gram Panchayat election.

### 7.1.3 Food consumption

Before joining SHGs the respondents used to consume mainly roots, cereals, pulses, sugar and non-vegetarian food. After joining SHG their spending power increased so they not only started consuming more these items but also started consuming green vegetables, milk, oil, eggs and more non-vegetarian food. They were aware about importance of organic food.
7.1.4 Decision making

The participation of respondents in decision making at home indicates how far women respondents are empowered. The figures are very encouraging and reveal that out of 300 respondents 272 (90.7%) respondents could take the decisions regarding saving, but only 110 (36.7%) respondents were involved in major financial decisions like land related activities and investments etc. As many as 239 (79.7%) respondents could take the decision on voting and 231 (77.0%) respondents were involved in decision making for their children’s education. Just above half i.e. 169 (56.3%) respondents could take decisions on family planning and were allowed to make the decision on number of children. The data also reveals that hardly 31 (10.3%) respondents out of 300 were allowed to participate in decisions regarding their children’s marriage.

7.1.5 Improvement in lifestyle

There was also an improvement in the lifestyle of the respondents. Televisions have taken place of traditional radios, the number of two wheelers has increased significantly, more respondents now have telephone connections and the best part is that today 100 percent of the respondents have mobile phones. Further there was active participation in cleanliness drives. It is thus concluded that the SHGs helped the women members to improve their standard of living.

Many efforts were made by government organization and NGOs to improve the economic condition of tribal women in Tapi District. SHGs promoted by NGOs & G.Os proved successful in these sample talukas as they helped many to reduce poverty and improve income level of the people and has a significant role in changing the position of women in their families in Tapi. Comparatively SHGs promoted by NGOs proved to be more successful in improving overall condition of Tribal women. BAIF was the most successful NGO, which has shown very good results in making the vulnerable tribal women empowered. It reduced the outgoing migration of these families, which showed the positive results in the education of their children. Maximum women respondents said that they received very good support from their family members. Today they could spend money on their health as well their children’s health and education.

Definitely government efforts are also showing positive results in Tapi. In the education and health sectors women have shown good awareness. Their children go to schools; they are
availing the facilities provided for pregnant women, and for physically and mentally challenged children. But some communities were still deprived of many facilities provided by government as they were not very serious about it. Halpati community has started taking education but there education level is up to primary and secondary. Being vulnerable tribes Kotwalia and Kathodis have shown readiness to accept the schemes that were associated with BAIF. Also the women from Nizer and Uchchal showed a little reluctance as it was far away from Vyara and Songadh. If they come to Vyara they lose one day’s income and it was not affordable for them. Almost all women respondents have knowledge about the schemes implemented for the tribals and women in their region. Government is providing special facilities to Nizer and Uchchal for their development as they are more backward. Positive changes in expenditure on children’s education in Nizer and positive changes in expenditure on family’s health care in uchchal indicates that Government is making significant efforts to make women empowered in Tapi.

7.1.6 Health

The main health related indicators i.e. IMR and MMR are showing positive results in Tapi. Hence in many areas attention should be given as the number of women who were affected by the problems related to Animia, and sickle cell. It is found in the group discussions that these were the leading causes of deaths among women in reproductive age group. For such problems, good facilities are available in the Government public health centers in Tapi. In the initial stage of these problems government is also providing money for nutritious food. Secondly the problem of physically and mentally challenged children is also alarming. There are special schools for school going children. Enrollment number of disable students is more in male as compared to female. More were in mentally challenged category, followed by visually impairment and orthopedic impairment, i.e. 325 and 293 respectively. Total enrollment in the schools was 1,498 (858 M and 640 F). Nearly 280 students were out of school i.e. 15.7 percent. This is not a small number. District should take serious step towards special education and to provide training to their parents.

7.1.7 Economic Empowerment

Many efforts were made by government organisations and NGOs to improve the economic condition of tribal women in Tapi. The efforts were in the direction of creating self-employment opportunities that could assist them in generating additional income. NGOs promoted Self Help Groups (SHGs) to reach out in every village in tribal areas. All
respondents were associated with only one SHG. Cheaper credit were made available to them for various livelihood activities, which helped them in many ways, such as family health care, children’s education, taking care of day to day activities and mainly to invest in some income generating activities. They had taken loan for nearly 18 to 20 livelihood activities. These loans were as cheap as 1 percent or 2 percent interest per annum. It was observed that all 300 respondents sensibly invested more than 50 percent of the loan amount in income generating activities and the balance amount was used mainly for children’s education and health care of the family. It was also observed that not many respondents had difficulties in repaying the SHG loans, hardly 8 percent respondents had problem in doing so.

7.2 SHG ACTIVITIES

Nearly nine activities were carried out by SHGs. The major activity carried out by the respondents in the unit is dairy activity. In total 184(61.3) respondents reported that they were in dairy activity, break up of which 60 (32.6%) were from Vyara followed by 43 (23.4%) from Songadh, 41 (22.3%) from Uchchal and 20 (10.9%) each from Nizer and Valod. The second popular activity was bamboo work where out of 50 respondents 20 (40.0%) each were from Songadh and Valod, followed by 10 (20.0%) from Vyara.

The result was very clear when the study was conducted in order to understand whether there was any improvement in the average annual income of the respondents after joining SHG; it was observed that the increase in income was quite substantial in almost all Talukas.

BAIF has been the most successful NGO which has produced the best results in improvement in income and topped in all talukas. But Government Organization has shown better results (53%) in Vyara than NGOs (47%). This is because Vyara is the HQ and Sakhi Mandal located in Vyara had better access to the schemes run by government. It is easy for the sakhi Mandal members to clear the paper work very fast. It was also due to the major population being Chaudhari, who were learned and were capable of taking maximum benefits of the schemes run by government, as their education level is improving.

In the study group amongst all communities Kathodi and Kotwalia communities have benefited most after joining SHGs, in spite of being the vulnerable tribes. The reason must be that the most of the respondents in Kathodi and Kotwalia Community were associated with BAIF which has proved to be the most successful NGO in Tapi District.
Experiences with Micro Finance Institutions:

Micro finance makes women empowered. In the group discussions all the women respondents said that before joining SHG they used to go to money lenders for small loans. Actually they had nothing to keep as they used to keep their ornaments as a security with money lenders and they used to pay exorbitant interest on it. One of the intentions to start SHGs in Tapi was to stop this practice and bring the ornaments back. After joining SHGs it was stopped completely according to the members. Today nobody is depending on money lenders for micro finance. They mainly get finance from Bank of Baroda, Bank of India, Dena Bank, Baroda Gujarat Gramin Bank, District co-operative Bank and Gujarat Tribal Development Corporation (GTDC) etc. at the rate of 4 percent to 8 percent. GTDC gives the loan at the rate of 6 percent.

7.2.1 Marketing

Activities become successful if the product has a market and marketing is done effectively. Many respondents from the study area were engaged in multiple activities. The study shows that majority respondents i.e. 184 (61.3%) sold their products to local Milk Cooperative, which was natural since majority respondents were involved in Dairy Activities. Besides the Local Milk Cooperative; 86 (28.7%) respondents sold their products in the local market. 30 (10.0%) sold it in nearby towns and 48 (16.0%) marketed it from home or through other modes of marketing. Almost 38.7 percent respondents expressed concern about the marketing issue related to transportation as also the competition with better quality products in the market. However, 61.3 percent respondents had no problem regarding marketing as for they were involved in dairy activities.

7.2.2 Training

Regarding new methods of income generation, all 261 respondents who felt that the method was new, confirmed that they had received the appropriate training from various institutions related to the activities. Dairy being the major activity, it was observed that SUMUL was the institution that had trained majority of the respondents followed by BAIF and BHASHA. The analysis also shows that the majority of women received help from family members and their group members. This is the example of social capital.
The income generated through SHG activities has improved over a period of time. The analysis showed that there was almost 140 percent increase in income in just three years i.e. from 2009-2012.

### 7.2.3 Success and Struggle

Some groups are succeeded and some groups are still struggling for success in the study group. The reasons for success were noted as unity, awareness, family’s support and collective decisions. Whereas reasons for their struggle were noted as lack of marketing, lack of guidance, lack of unity and lack of interest taken.

**MNREGA:**

It was noted that respondents were given opportunities to work on government assignments i.e. MNREGA. However these efforts were not enough since hardly 57 percent took part in this programme. The average income generated through MNREGA could not improve the standard of living of tribal families. There were various reasons for not working on MNREGA scheme provided by the government such as Card Problem, payment problem, no assurance and sustainability etc. It could not improve their economic condition.

### 7.3 RECOMMENDATIONS

#### 7.3.1 Literacy and Education

Around 37.3 percent of women were illiterate in the study area. As there is a close relationship between education and empowerment, it is important to improve the education level for empowerment of these tribal women. With the help of NGOs, SHGs should take up a programme to impart functional literacy to their members. At the village level they can start special centers with a team of volunteers.

Government implemented schemes such as Kasturba Gandhi Balika Vidyalay (KGBV) Yojana, Vidya Deep Yojana and Vidya Laxmi Bond, which were known to women. Persistent efforts were made to motivate the people, in general and women in particular, to send their children to school in Gujarat. NGOs should create greater awareness about these schemes.

Further, More Adarsh Niwasi schools and Ekalavya Model Residential Schools (EMRS) should be started in all talukas in Tapi.
Although there were schools for disabled children, more than 15 percent children were out of school. SHG members should see how parents would take the advantage of these schools and send the children to school. School bus and helper facilities should be provided by the government to reduce the figure of out of school children.

Only two colleges and 5 ITI schools (Industrial Training Institutions) were there in the district. One Arts and commerce College and one BCA college was located in Vyara. Definitely Tapi is lagging behind in providing higher education institutions. More vocational training colleges should be started to make more and more students employable.

There were 78 Niwasi camps in Tapi for children of migrant labourers. There should be fuller utilization of this facility. The pattern of migration should be tracked and new employment opportunities should be created in the areas of high migration.

7.3.2 Entrepreneurship Training

About 68 percent of the respondents were young, in the age group of 21-30 and were enthusiastic and eager to participate in enterprise hence necessary training should be arranged to encourage them to be good entrepreneurs. Training for marketing the products is very important. NGOs should form their own cooperatives and regularly participate in various exhibitions to market their products for sustainable livelihood. For marketing the product they should study the market and identify the marketable products.

BAIF provides overall training to its members. Anganwadis should also follow the same system to make Sakhi Mandals successful.

In spite of acquiring educational level up to primary and secondary, more than 90 percent respondents were observed to be below poverty line, which suggests that, there exist very few opportunities to generate regular income generation and saving. SHGs can show better performance if all the difficulties which they face while marketing the produce should be removed. District wise skill gap study for the State of Gujarat also insisted that in the vocational education segment, the district lags with average performance in comparison to the state average. Private interest in the sector in this district is very low indicating that the state must take proactive measures in seeking private support to augment vocational training infrastructure.
7.3.3 Migration

Tribals do not have complete ownership of the farmland. Tribal cannot dig more than six feet in the land which they own, without permission. The tribals are tenants of forest land and therefore they did not develop irrigation. Therefore, in post-monsoon period they have to migrate. BHASHA’s and BAIF’s aim was to stop that migration. The migration of women is started reducing in Tapi. To stop it completely more marketable activities should be taken up by SHGs to settle them permanently in their home villages. Those women who are engaged in dairy activities can be trained for some diversity in dairy products. This will improve their income and this will be encouraging for other women to join dairy activity.

MNREGA:

Basically MNREGA was started to control migration of poor and improve their economic condition. To make the programme successful, cards should be issued on time; and payment of the work should be released immediately after completion of work. It has to be credited in the bank on time and it should not be disbursed by Sarpanch. The work should be provided to the needy as soon as they demand in tribal areas of Tapi. More efforts are required to improve these conditions and more opportunities need to be made available to respondents from government.

7.4 PERFORMANCE OF NGOs

Regarding change in family income, in all Talukas except Vyara it was observed that NGOs had performed better than the Government Organizations and even amongst NGOs the best performance was recorded by BAIF. BAIF has produced the best results in nearly all talukas.

- NGOs proved to be the most challenging and dynamic whereas government organization could not achieve much. When the groups are promoted it is SHG’s responsibility to do nurturing of that group. NGO leaders should give sufficient time to train them and guide them.

- Anganwadi teachers could not keep track on their Sakhi Mandal, which was very necessary. Women from Nizer and Uchchal were keen to start in any new activity but nobody was there to guide them. Hence they could not do better development compared to other SHG members. One group promoted by BHASA in Nizer even said that as there was no unity in the group, nobody guided them properly, they could not start any sustainable activity. They were involved in Plate making activity and
they had to face better substitution problem. NGOs should take care of such weak SHGs.

- Members of tribal communities are originally shy and introverted. NGO workers and Anganwadi workers need to give them special training to bring tribal women in social atmosphere. By starting any new thing cannot bring the positive changes automatically. A foundation of devotion and hard work is equally important which was received by NGO leaders of BAIF, BHASA, and Uthan Mahila saving and creditCo-op. society.

- The success of these SHGs lies in the solid foundation of their respective NGOs. To get better success in Government Sakhi Mandal there should be constant coordination between Sakhi Mandal members, Anganwadi workers and Panchayat officers.

- Some SHGs from Nizer and Valod could not achieve very good results because Nizer is far away from the headquarters, Valod is actually very near from Vyara, many institutions are also very active in Valod but some communities like Halpati were comparatively backward. Government provides School facility, water and roads in Halpati Mohall but for sustainable income, awareness and mainstreaming they need more guidance and counseling.

- Definitely empowerment is taking place in Tapi District. For better results NGOs and GOs should carry out an evaluation for further improvement. NGO coordinators should meet their respective SHGs frequently and interact with them. NGOs should make them talk and get the feedback from them.

- In the present study BAIF has shown very good results compared to other NGOs and Government Sakhi Mandals. Compard to other ST women, Primitive tribal women were more vulnerable. And hence their result was eye catching. Fortunately they had associated with such a NGO which trained them in everything from selection the cattle to marketing. Definitely this was a great achievement of BAIF and its group leaders. It was not an easy task to bring the women from very low socio-economic strata into the mainstream those who had no livelihood activities other than agricultural labour and no permanent shelter. Today men from Kotwalia families help their wives in milk activities. They need not migrate for wage work. This was a real achievement and empowerment of these vulnerable women.
Health

- Women in Tapi face problems like anemia, sickle cell etc. NGOs and SHGs should organize awareness camps to reduce the number of deaths affected by these problems.

- People with disabilities need to pay attention to their diet and lifestyle to help support their health. Poverty and health are closely linked. Malnutrition can lead to disability. Malnutrition and disability are closely interrelated hence both pregnant and breastfeeding mothers and young children should be taken care of. Therefore government efforts should be increased. ICDS department should take care of pregnant women and children to improve nutritional condition of mother, pregnant women and children to prevent disability.

- In the present study, only 20 percent of respondents were benefited by Chiranjivi Yojana; 25 percent BPL SHGs members were benefited by Bal Sakha Yojana and 50 percent BPL SHG members were benefited by Janani Suraksha Yojana. These numbers are not very encouraging. NGOs should take the initiative and make the SHG members better informed about these schemes.

- In family planning programme oral pill method was more popular amongst women. Men should be encouraged to use contraceptives as they are more safe compared to pills.

- As ambulance service on phone no. 108 is provided all women from study group had institutional deliveries. These SHG members should encourage other women in Tapi to register their names in the CHC for more safe deliveries.

Housing facilities

- From the study group none of them was benefited by Indira Awas Yojana. In the group discussion the problem was also raised by women that a bribe of 5,000/- has to be given to officer. Government should take strict action against these officers and SHG members should fight collectively.

- To solve the problem of houses of landless Halpati community, The Halpati Housing Board was constituted in the year 1983 and since then the scheme was being implemented by this Board. Government should encourage poor Halpati and reduce the condition of self-contribution. When government announces such schemes it should be seen whether it would be benefited to that community or it would not remain just on paper.
- In the study group none of them received the benefit of Sardar Patel Awas Yojana. Government should motivate poor tribal women to enjoy the benefit of various housing schemes. At the same time NGOs should put pressure on panchayat officers to sanction such type of benefits.

- The finding of this study is that none of the women members of SHGs were able to buy land or house.

ICDS

- Under ICDS programme Anganwadi centers organize maholla workshops, child health competition, food competition, rangoli competition, girls' empowerment scheme so as to help people, take maximum benefit of the scheme and to make them understand the importance of the breakfast given under this scheme. The number of workshops should be increased and follow up should be done by SHG members.

- Only 50 women respondents i.e. 16.7 percent were benefited by mid-day meal scheme. SHG members should see whether the meal provided is up to the mark.

- Only 30 women i.e. 10 percent women respondents have received benefit of Kuwarbainu Mameru, so stronger promotion of the scheme is required.

Welfare schemes for Kotwalias

- The number of families covered under Kotwalia welfare schemes since 2001-02 has been drastically decreased from 3,085 to 464 in 2010-11. Number of bamboo supplied to these families was 4,66,930 in 2000-02 and reduced by more than half to 2,08,850 in 2009-10 and further decreased to merely 5,275 in 2010-11. For their traditional occupation government should provide good quality green bamboo. Advanced training should be given to them. They should be encouraged to take part in Exhibitions for good sustainable income.

- Kotwalia community works on work-contracts for sugarcane cutting. Due to long migration, literacy rate was very low. To reduce the intensity of this problem and improve the literacy level government has started Ekalavya Model schools. But only education is not enough to bring out them from the debt trap, skill development programmes were also needed to improve their employability for sustainable livelihood.

- The traditional occupation of Kotwalia has been greatly affected by new technology and growth of plastic industry. Kathodis are basically agricultural labourers; therefore,
they should be diverted to other occupations where adequate training and financial assistance can be made available to them. Dairy project was found most suitable occupation for them. Government and NGOs should put hand in hand and provide them proper education and vocational training. Halpati, Kotwalia, Kathodi communities are backwards among backward communities. Special attention and counseling is essential before they take up any new activity.

- Tribal Development Department of Gujarat is developing an accessible source of easy credit through BPL card. Kotwalia community should be made aware of this facility.

7.5 FELT NEED FOR REGULATION OF MICROFIANCE INSTITUTIONS

7.5.1 Micro Finance Bill

As members of SHGs in Tapi do not face any problems in acquiring micro finance for income generating activities from the institutions. Many SHGs are emerging in Gujarat and in India hence it is necessary to regulate this process. Microfinance in Andhra started becoming exploitative because microfinance institutions wrongly perceive their role as replacement of private money lending. To avoid exploitative activity by local operators and to regulate it the national law is necessary. The Micro finance Bill seeks to provide a statutory framework to regulate and develop the micro finance industry. The Reserve Bank of India (RBI) shall regulate the micro finance sector; it may set an upper limit on the lending rate and margins of Micro Finance Institutions (MFIs). The Bill requires the RBI to create a grievance redressal mechanism (Micro Finance bill, 2012). The plarliament will very soon pass the micro finance Bill (MF Bill) to regulate micro finance institutions. Many scholars also recommend this type of mechanism as the MFIs will play a key role in achieving the goal of inclusive development (Patel, 2009).

7.6 CONCLUDING REMARKS

SHGs and Microfinance Institutions have played very crucial role in Tapi. Women respondents have started doing their own bank transactions. SHG is a continuous process and members are marching along that path. Many of the Gram Panchayats are reserved for women that are a structural help for their empowerment. Previously in the reserved Panchayats it was observed that the husbands who used to rule. Now because of microfinance women have started participating and that is a real empowerment. It is a comprehensive in the lifestyles. Decision making process in family affairs and decision making process in the
community space, both are covered by the idea of empowerment. Their Socio-economic status is improving, empowerment process has started but they have to march to the end of that path.

References:


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