

Chapter 6

Conclusion and Policy Suggestions

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6.a CONCLUSION

The review of the status of women in India has informed us of a fall in it to an abysmally low position from a relatively high status and nobility of the Vedic times. The fall in status has led to a socio-economic and religio-cultural deprivation of women. From the womb women are victims of violence and deprivations. The vulnerability of women in rural India and that too in Uttar Pradesh State is worse compared to the all India levels. Of course, there are certain initiatives in the country, especially after the Independence towards raising the status of women. However, there are miles to go in order to reach the goal of gender equality.

Apart from this general condition of gender inequalities, the situation seems more miserable in the case of Dalit women. They are victims of a double deprivation — one, on the gender front and other on the caste front.

The review of literature has further reveal the manifold dimensions of deprivations of Dalit women. They are degraded into the level of untouchable objects and, at the same time, were sexually exploited. Caste system and its tyranny have contributed a lot into this deprivation process.

The emancipation movement of Dalit women, spearheaded by Dr. B. R. Ambedkar was, therefore, attacking the very root of this slavery, namely the caste system of Hindu religion. His advocacy of conversion to Buddhism was to liberate the Dalit women from the clutches of caste system.

However even after such religious conversion the economic deprivation of Dalit women has persisted. The pro-active policies of Government of India for economically empower them through reservations and provisions of subsidies are very significant. Nonetheless, most of such economic policies missed the target of actually empowering the Dalit women. One of the reasons for this failure was the imperfect notion of women empowerment. The second reason lies in the process of implementation, which was highly bureaucratic and hence liable be corrupt.

The concept of empowerment of women in a psychological sense is personal control in the persons, domestic, social and political realms. It is a process by which one is authorized to think, act and control resources in an autonomous way.

The most critical component of women's empowerment is found in education. It leads to improved economic growth, low fertility rate, health and sanitation and an awareness of factors that disempower women. Work participation rate and political participation also grows in women's education.

Among the strategies for the economic empowerment of women, mediation of SHGs is found to be very powerful.

In Chapter 5 we have discussed the theoretical and empirical aspects of SHG mediation of women empowerment. SHG is an informal organization of 10 to 20 people from the poorer section of the village society, organized, owned, operated and controlled by the members based on solidarity, reciprocity, common interest and resources pooling.

Hence the basic concept of SHGs in India has been involved in 'Swarna-Jayanti Gram Swarozgar Yojana' (SJGSY), which was launched to provide self-employment and economic empowerment to the rural poor, specially the women. The Inter-Loaning is the essential procedure of the SHG. It offers an alternative credit system to the women to avoid the local moneylenders. The group formulates its own norms for disbursing and criteria for selecting the beneficiaries and fixes the interest rates.

The saving and credit groups also provide a base for poor women to organize themselves expand options for livelihoods and to participate actively in development. The SHGs thus often provide a platform for women to become functionally literate, to sharpen their communication and conflict-resolution skills, and acquire skills. The empowerment of the women leads to development of the family and of the community at large.

SHGs not only provide the members with an opportunity to carry out economic activity but also discuss and analyze their social and economic situations to arrive at the root cause of their problems. SHGs therefore, become a forum for the collective voice of the poor against common socio, economic and political oppression. The SHGs are serving as an effective tool for economic emancipation and are also ushering in social transformation in a big way, empowering women to fight against many social evils and the age-old atrocities in the villages. But most importantly, they are giving a tangible form to the cherished dreams of many women by liberating them and giving them the wings to soar higher and higher.

A major concern for the formation of a SHG is for economic reasons. Once the savings is regular and adequate capital has built up, the members can start individual micro-enterprises or income generating-activities by taking loans from their respective groups. It is up to the group to prioritize the needs of its members. In the beginning, the members will take loans for consumption and medical purposes but later they will go for the income-generating loans.

Income generation is promoted both through training programmes in capacity building and the provision of micro-capital to SHGs for investing in small enterprises. The successful activities include food-processing units based on locally available resources, dairy products, goat and chicken farming and cultivation of non-seasonal vegetables.

Over the years, the PGCS has taken initiatives in community organization, empowerment of women and the disabled, community health and micro-enterprise development. To initiate economic self-reliance especially among the women for the last 7 years a number of SHGs have been

formed, which is one of the important activities of the PGCS today. Presently the PGCS has more than 1,600 SHGs in 500 villages in three districts (Ballia, Ghazipur and Mau) of Eastern U.P. (PGCS Report, 2003). Institutions like NABARD are also supporting SHG formation efforts of the PGCS. SHGs are an instrument for small savings as well as for preparing people for individual and collective micro-enterprises development. But the major concern of the organization is to promote income generation activities by which they will have more access to economic independence in view of a dignified life.

Our field study covered various aspects of women empowerment as per the *Asthapath*. The educational profile of the respondents was very low in Government SHGs and it is much low in the Non-SHGs families. SHGs run by NGO (PGCS) have better standard of education compared to Government SHGs and Non-SHGs villages.

Monthly income of the family is better in the NGO-SHGs families. 80 percent of respondent's monthly income is more than Rs.1000, which is more than Government and Non-SHGs families. It is seen that the percentage of families in NGO-SHGs who have savings in the banks is far above the other two groups. That is, 80 percent vis-à-vis 40 percent and 13 percent.

Freedom to spend their income is more in the SHGs run by NGO. Nearly 30 percent respondents said that they have the freedom to take decision by themselves.

But, the Non-SHG women said that they had no control over the resources. Men decide what to do with household resources. But we see little change has brought about after the SHG formation whether Govt. SHG or SHGs run by NGOs.

Out of the 30 respondents of the NGO-SHGs that the researcher interviewed, 27 respondents (90%) said that they enjoy a lot of freedom of mobility. Only 10 percent of the respondents said that they always took prior permission to go out from their house. In the Non-SHGs families it is seen that

women have very limited freedom to move freely. In the Government SHGs families too, access to mobility of women is found to be better. Whereas the situation of the women of NGO-SHGs are far better.

The role of women in decision-making was worse in Non-SHG families. Nearly 50 percent of the decision-making is done by men alone. However in the SHG families whether NGO run or Govt., it is found that in around 60 percent decision making, women are involved. Around 80 percent of the NGO-SHG women said that their freedom is respected and they have better understanding with their husbands. However, in the Non-SHGs and Govt. SHGs 50 percent of families, the decision-making is done by their husbands.

Due to women's savings and motivation, women of SHGs are able to build *pucca* houses. Loan is available to them and whenever the need arises. Hence 60 percent of the respondent's houses of the SHGs are *pucca* houses. In the Govt.-SHG households too the proportion of *pucca* houses is higher than that of Non-SHG households.

However, about 50 percent of the respondents of the Govt. SHGs say that they know about the scheme they also are the beneficiaries of the schemes. It is still better in the Non NGO-SHGs where 90 percent of the respondents said that they are aware of all the schemes available and the field officers animators and PGCS Center help them in this matter.

However, thanks to the intervention of SHGs especially the NGO-SHGs, proportion of women contesting in the local Government election is on the increase as seen in Table 5.13. It shows that 30 percent of the NGO-SHG respondents have contested either in the Gram Panchayats or in the Block level (BDC) in the NGO-SHG village and 40 percent in the Govt. SHG village.

Women from the SHGs have better access to health facilities than Non SHGs women. Nearly 70 percent of the Non SHGs respondents said that the village Primary Health Center is either remains closed or no adequate facilities

available. Mostly people go for country medicines, Soothe-Sayers or witchcrafts. On the other hand the SHGs women are more aware of their rights. Together they put pressure on the Primary Health Center. They avoid the Witchcrafts and village Doctors. As a result, 80 percent of women in NGO-SHG village have effective access to PHC facilities.

On the other hand SHGs respondents often attend the legal aid seminars and awareness programs. Nearly 90 percent of the respondents say that they have some knowledge of legal aids and they themselves can go straight to the police station to lodge the complaint.

Childbirth in hospital is a clear sign of health awareness. The experience with the SHG women is different. Nearly 40 percent of their children are born in the hospital. There is awareness in them that timely aid would help them both the child and the mother.

Regarding family planning, the rural women are not fully convinced about it and still there are 20 percent of the respondents who do not have the full knowledge of family planning. However, in the SHG villages, all the respondents are aware of such a program.

Around 40 percent of the SHGs women who have joined SHGs recently have not become the member of IGA. The story about government SHGs and non-SHGs respondents speak differently. Majority of them have not joined IGA. It requires a lot of motivation and dedication.

In the education of girl child, 90 percent of the Non-SHGs respondents said that their girls had not even completed primary level education. Only a few could complete the primary school whereas SHGs respondents' result was very satisfactory. Around 100 percent girl child has basic education. This it self shows that in the future these girls (women) get involved empowering process.

It is observed that most of the women in the Non-SHG village are busy with the household activities. They do not involve in the SHG. The SHGs women are well organized. They, as group, do a lot of socially useful activities like cleaning the village drainage, helping poor children education, protesting

against any atrocities done by men to their wives, alcohol drive movement, better water and electricity facility to the village, drive against superstition etc. The change is clearly seen in those SHGs run villages. Nearly 60 percent of the respondent in NGO-SHGs involved in these activities and other women in the village are also motivated by the good works of their colleagues.

Live stock rearing is one of the important IGA. Government provides a lot of schemes for such activities like goat-rearing, piggery, poultry, fish-pond, dairy-farming, etc. Majority of Non-SHG (90%) benefited from such activities. The result of the Non-SHGs is very poor. Due to low monthly income (70% having less than 2000 per month as family income) and savings in the bank also very insignificant (87% of the respondent having no saving in the bank), they have no money for investment on these live stock rearing.

Age at marriage of girls is better in SHG households. In NGO run SHG villages 80 percent of the marriage of girls take place at the age of 18 and above. Conversely in the Non-SHG village 80 percent of the marriage of girls take place at the age below 18.

Having salaried employment is supposed to be an effective means to empower women. It was found that in NGO SHG villages around 27 percent women have salaried job where as the proportion in the Government SHG village and Non-SHGs village were respectively 10 percent and 3 percent.

Availing due government benefits, a part of empowerment was better with SHG families. In the NGO SHGs village all the deserving old people and widows are availing the pension. However, the portion in the Non-SHGs village was much less. The Government SHGs village is far better than the Non-SHGs village. Positive attitude to girl children and greater respect for women's modesty are fruits of women empowerment as they are relatively higher in NGO-SHG villages.

Thus the survey analysis broadly supports our argument that SHG mediation is a powerful means to empower the powerless women and it becomes an effective medium of strengthening them economically.

6.b Policy Suggestions

1. As economic self-reliance is an important component of women empowerment starting of viable micro-enterprises — both land-based as well as non-land based — is an important requirement. Land based enterprises such as buffalo rearing, fisheries, piggery, poultry etc. and non-land based enterprises such as tent house, quilt mattress-making, tea, snacks shops, provision stalls, stationery shops, electric fitting shops and footwear shops, etc. could be thought of as possible and feasible micro-enterprises for rural women (See also, Appendix B for viable micro-enterprises).
2. Certain constraints such as sense of jealousy and lack of cooperation exit among some members of SHGs, there could raise the problem of free rider that leads to sub optimal outcomes. Therefore strategies are to be evolved in order to overcome such bottlenecks, such as:
 - Developing the spirit of collectivity and cohesiveness is important.
 - Entrepreneurship training should precede other skill training so as to create confidence and motivation among rural women in order to take up Income Generating Activities.
 - A comprehensive capacity building on enterprise development that covers training on various aspects of management including financial management, marketing skills, promotion of sales, packaging and distribution and pricing is crucial.
3. Linkage SHGs with development agencies is found to be very useful and important for women empowerment. For example, Swarna Jayanti Swatah Rozagar Yojana (SJSRY) is an important institution of arranging for empowering SHGs. As per this scheme, SHGs could be linked with bank and those that performed well in terms of attendance thrift and credit are graded through District Rural Developing Authority (DRDA). Accordingly such SHGs could avail revolving

fund, concessional loans and project loans. Similarly, linkage with PMRY¹, FDA², KGU³ and DRDA⁴ would be beneficial.

4. Gender and Development Approach (GAD) is very important because women empowerment requires two components: one is gender sensitivity and other is income-generating enterprise. Such an approach is crucial in the Indian context. UNDP's Human Development Report 1980 reveals that in gender related development index India is far below in the 120th rank and in gender empowerment index is still lower at 139th rank.
 5. Political participation of women is found to be beneficial for women empowerment. Therefore, implementation of 73rd and 74th amendment of Indian Constitution is very crucial. These two amendments are remarkable, for they do the directives for reserving a certain percentage of seats for women in the local body elections.
 6. As the NGO-led SHGs perform relatively better, it is fitting that the state supports such NGO's initiatives through adequate incentives.
 7. Education of women and girl children being a crucial factor of women empowerment, more effective steps are to be taken for the total literacy program for women and education of girl children.
 8. Strengthening of rural Primary Health Centers and conducting health and hygiene camps in the villages can facilitate the health prospects of rural women and children.
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¹ Prime Minister Rozgar Yojana (PMRY): This scheme was started in 1993 for providing financial assistance for self-employment through training, bank loans and subsidy.

² Fisheries Development Authority (FDA): This agency provides ponds on lease and extends loans with a subsidy component for pond renovation, pond construction and for inputs.

³ Khadi Gram Udyog (KGU): It extends loans and training for rural women and youth in almost hundreds of different enterprises.

⁴ District Rural Development Authority (DRDA): It promotes self-employment among youth and women of rural area under two different schemes namely Swastha Rozgar Yojana and *swarnim yozna* for women.