

CHAPTER-VII

SUMMARY OF CONCLUSION, FINDINGS AND SUGGESTIONS

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The women in India had enjoyed considerable respect and freedom to participate as per their choice in different social, cultural, political and religious functions and economic activities and had enjoyed a very few respectable position and honour in the prevailing socio-cultural system during *Vedic* period. In fact the presence of women along with their better-half's was regarded compulsory in performing various social and religious functions and maintain sanctity. However, it was after 500 .BC the social status of women started deteriorating due to the sudden development of various social evils. The changing socio-cultural system during the post vedic period had increasingly reduced the involvement of women in carrying out certain activities and were largely deprived of the opportunities like education, participating in outdoor socio- economic and cultural activities. Though the upper caste women had the more privilege and greater freedom to participate in certain activities than the low caste women, as the consequences the former groups of women had found better opportunities to improve their socio-economic status in the society at higher level than the latter groups of women.

The changes which emerged in the political social and economic pattern during the Medieval period had further marginalised

and discriminated women in providing freedom for participating certain activities and were deprived of various social and economic rights and were brought out under the overall control of their male family members. Certain social evils, such as *Sati Prathe*, *Psrdeh Praths*, *Child Marriage*, *Prostitution*, *Girl's Killings*, division of women based on caste, race and socio-economic status and the economic dependency of women on men gradually emerged during this period, especially during 712 AD when the Turks entered in India. These socio-economic problems of women continued during the British rule in India. With the formation of various social and political organisations, including the Indian National Congress, in the late nineteenth century and initiating certain movements against the existing deteriorating situation and deprivation of women from various rights, by these institutions at different forms and before the British rules some legal measures were introduced by the Government for favour of improving the status of women.

After attaining independence, various measures have been initiated and are still in operation for improving the socio- economic status and empowerment of women in India. The Directive Principles of State Policy enshrined in the constitution has the special bearing on the status and empowerment of women. The constitution guarantees equal rights and opportunities of socio-economic development and betterment of living

through providing freedom of speech, personal liberty to participate in all kinds of welfare, social political and economic activities to Indian citizens irrespective of sex, caste, religion and economic status so as to establish an egalitarian and prosperous society. The political equality through the institution of adult franchise, equality in matters relating to employment in any public office and to prohibit discrimination practices on account of religion, sex, dissent and place of birth for providing certain opportunities are some of the additional constitutional provisions and measures for providing equal chances of bringing improvement in the socio-economic status of both men and women.

Beginning from the introduction of first five-year plan in India, several development programmes and welfare schemes have also been initiated especially for improving the socio- economic status of women. At policy level, different legal reforms and resolution in the forms of acts have been introduced to bring the positive changes in the status and to strengthen the concept of empowerment of women. Provisions have also been made to maximise the participation of girls in the availing the different level of educational opportunities to educate women with the opinion that women be an instrumental measure for awaking them about their rights, duties of social standing, responsibilities and as prime element for maximising their participation

in different development programmes, welfare schemes, socio-cultural activities and in different categories of remunerative occupations of employment. In this regard, initiatives are made to provide increasing emphasis on the expansion of opportunities for girls education on a priority basis, providing subsidised educational facilities, developing educational curriculum suitable to the needs and requirement of girls, recruitment of women teachers and developing different social infrastructural facilities for the girls' to create working environment in all openings of employment.

The outcome of various constitutional measures, initiatives undertaken under the various plans and legal measures and social legislation adopted for the upliftment of women status and achieving overall equality among men and women, has been the participation of women in availing different levels of educational system, in different categories of occupations in both public as well as private sectors, social cultural and political activities, various development programme's and welfare activities and availing certain amenities of life has been consistently increasing. But, in real terms, the women are still lagging far behind men in availing different facilities and participating in different activities due to widespread developed in traditional form of social evils and cultural backwardness and are limiting the scope of women to

participate in different activities according to their choice, even in the affairs and decision-making processes on certain matters of own family and the freedom to move for participating outdoor socio-economic activities which can provide them an opportunity of bringing improvements in their status. Even the rural women are visualised lacking the freedom to participate in various rural development programmes and welfare schemes, which are especially introduced with the intention of improving their socio-economic status, because of lacking freedom from the households, social restrictions to move outside, prevailing illiteracy and increasing control of male family members over the decisions of women.

Globally, women are impoverished; feminization of poverty is not peculiar to India. India has made strides towards bridging the gender gap, but still has a long way to go before women can take control of their own lives. A large section of India's population lives in below the poverty line, and women are the poorest of the poor. As some women walk the ramp and win beauty titles, one wonders if the beauty queen's face really is the face of the Indian woman today. In fact, beauty contests exemplify the commodification of women in India today, as well as the entry of market forces that push more women into greater poverty and distress. It is crucial that all policies and

“poverty alleviation” measures have a strong gender focus so that the feminization of poverty is not institutionalized.

A note of caution is warranted at this point. Gender as a jargon is being incorporated loosely into all development language, with little attention to the detailing of measures that would ensure gender sensitivity in planning and implementation. As some feminists would say, gender sensitivity cannot be the salt and pepper that get sprinkled onto food as and when. Indeed, it must not be merely the *achar* or pickle that is added to the menu for taste. Gender sensitivity, indeed women’s concerns given the current status of women in India, must be integral to all planning and implementation processes. It is therefore crucial that intra-household imbalances are to be addressed.

The gender aspects of social security assume significance as it is widely recognized that, the position of women is particularly vulnerable to continue poverty and destitution when they attain old age and/or are widowed or divorced. The first group i.e., widows mainly constitute the female-headed households (FHHs). This provides sufficient evidence to indicate that the role of women in ensuring food security at macro level as well as at the level of the household and the individual is a manifold one. It is also apparent that in India, poverty is deeply embedded in society that impact adversely on woman's economic status to society as well as her nutrition and health status, and food security caused from inequal distribution of food at home.

Consequently discrimination pattern of food consumption at home is the one cause of malnutrition among women. While much progress has been made on the food production and availability front, adequate nutrition outcomes cannot be assured without unraveling the complexities of the gender food security link. Ensuring equity in women's rights to land, property, capital assets, wages and livelihood opportunities would undoubtedly impact positively on the issue, but underlying the deep inequity in woman's access to nutrition is her own unquestioning acceptance of her status as an in-equal member of the family and society. Eventually, gender empowerment alone is likely to be the key factor to the resolution of the hunger challenge in the country.

The proponents of feminization of poverty theory seem not only to be arguing that the incidence of poverty is increasingly severe among women than men, but also that some of the dimensions of women's poverty are different from that of poor men. So are the causes of poverty. Their ability to overcome poverty is much lower. The domination of market forces under globalisation and privatisation has aggravated the marginalisation of women and poor. The inability of the poor to respond to market mechanisms, their lack of bargaining skills and strengths, competitive processes make them doubly exploited.

The social conditioning of men and women, the role stereotype together with social values and customs, confinement to household boundaries and responsibilities even while going to work outside to earn wages and income has made women scattered and powerless. Poverty, ignorance, social conditioning and values make the rural poor women the most vulnerable to under development and domestic violence.

Self-Help Groups (SHGs) are fast emerging as powerful tool of socio-economic empowerment of the poor in rural areas. The self-help group is a small body formed by the people for meeting their specific objectives, particularly to meet the credit requirements. However, local literature shows that self-help groups have been developed for a wide range of populations, including the mentally ill and their families, persons with disabilities and their care-givers etc. SHGs are initially formed on the foundation of the accumulated endowment of bonding social capital already existing in the community. The social capital produced by the SHG as it matures through creation of new ties and linkages, strengthens the community's cooperative capacity to the achievement of group solidarity. When the SHGs grow they begin to articulate the community demands as they become aware of their rights and therefore attitude of the government bureaucratic officials changes and they become more responsive to meet the needs of the community i.e., with the maturity of SHG the state-society relationship begin to change at the

local level towards the betterment. In this way, SHGs which were originally established to produce economic benefits for the members eventually became an associational framework for collaborative actions that produce public goods.

The biggest challenge in development, however, is the simultaneous development of investment potential and improvement of skill levels of the borrowers. A glut of low-skilled services is an unwelcome substitute for scarcity of credit. As microcredit alleviates the credit availability problem, the need for micro-consulting, business planning and services like marketing, are being felt with greater acuteness. Microcredit cannot be expected to be a panacea to rural developmental problems. In some sense, its role is similar to that of credit in the general economy. It is a string that can hold back progress, but it is almost impossible to push on a string. The most crucial aspect of the SHG movement is to create a sustainable income generation activity for SHG members. At present, these activities only supplement their family income, which is predominantly based on agriculture and allied activities. Unless more linkages are to be established, SHG movement cannot reach its logical conclusion.

Findings of the study

The study was conducted with a view to assess the impact of SHGs on reduction of poverty among rural people in general and women in particular.

For examining the impact of SHGs on poverty the factors like, Impact on the access to formal institutions for credit amount of change in income generation, amount of change in employment generation, impact on credit availability, impact on freedom from money lenders, impact on the habits of savings, Impact on access to pro-poor programmes, Impact on expenditure on food items, Impact on expenditure on health, Impact on expenditure on children education, Impact on creation of self-confidence, Impact on decision making, impact on leadership qualities, Impact on social solidarity, Impact on capacity building, Impact on social status, Impact on relief from social problems etc were examined. The observations on these aspects are presented in the form of findings of the study.

1. Most of the sample SHG women are in productive age groups. Around 91.05 per cent of the respondents are in the productive age group of 20-35 years.
2. In sample area about 12.97 per cent of households are headed by women. For these women SHGs membership is the beacon of hope.
3. The educational standards of the sample women are far behind national (65.46) and state (73.02 per cent) averages in the sample area. Nearly 43.52 per cent or either illiterates or neo-literates.
4. A considerable number of SHGs (59.26 per cent) in sample villages were initiated during last 4 to 8 years.

5. In 73.77 per cent of SHGs the normal strength is 10 to 15 members, while only few SHGs have less than 10 and above 15 members.
6. The homogeneity factor appears in 63.58 per cent of the SHGs, this will help to short out the internal problems and the drop-outs from groups as they are united by social bond.
7. About 51.54 per cent of SHG leaders are elected in democratic way of elections.
8. The loan taken by women members from banks/ / MS/ SHG will yield desired results only major part of it is utilized for productive purposes. In this study area about 68.83 per cent of the sample women respondents are found utilized loan amount for productive purposes.
9. As per the study nearly 79.99 per cent expressed little to significant change in their access to formal financial institutions. Among them 19.75 per cent expressed little change, 44.44 per cent reported moderate change and 31.79 per cent reported significant change. Status quo was expressed by 2.78 per cent of the total sample and 1.23 per cent expressed negative impact.
10. After joining in SHG fold and availing loan as members the income levels of nearly 90.74 per cent have been changed from little to significant. Among them 11.73 per cent expressed little change, 45.68 per cent reported moderate change and 33.33 per cent reported

significant change. No change is reported by 7.41 per cent of the total sample. About 1.85 per cent expressed change for worse.

11. The study area is drought ridden for the last few decades, so it is difficult for rural poor to get employment throughout the year through agriculture. The study reveals that nearly 94.75 per cent have expressed that there is a little to significant change in the living standards. Among them 12.04 per cent expressed little change, 48.77 per cent reported moderate change and 33.95 per cent reported significant change. No change is reported only by 4.32 per cent of total sample respondents. Less than one per cent have expressed change for worse.

12. The study reveals that around 86.73 per cent expressed little to significant change in credit availability after joining SHGs. Among them 41.05 per cent expressed little change, 29.63 per cent reported moderate change and 16.05 per cent reported significant change. No change is reported by 10.19 per cent of total sample respondents. The remaining 3.09 per cent expressed change for worse.

13. It is found that the money lenders in the sample mandals are collecting interest from 24 to 36 per cent per annum. The impact of SHG programme on making the women free from money lenders is not up to the mark when compared to its impact on income and employment.

About 12.96 per cent women are still in the clutches of money lenders. However, the remaining 87.04 per cent of women reported that there is some amount of change in getting loans from money lenders at the high rate of interest.

14. The women who joined SHG stream must save some amount of money for every week/ fortnight/month. This is expected to develop the habit of saving among women. According to present study almost all the women reported some amount of change in their habit of saving after taking membership in Self Help Groups.

15. The central and state Governments have introduced several poverty alleviation programmes from time to time. To get the benefits of these programmes the women have good access to such programmes. This is possible through group approach. As per the present study, the group approach improved the access of 85.71 per cent of women to pro-poor programmes. This became possible through their regular attendance to SHG meetings, in which apart from group activities, they also discuss the developments going on in their villages.

16. In rural India more than 30 per cent of women and children are mal-nourished. Under-nutrition is a condition resulting from inadequate intake of food or more essential nutrients resulting in deterioration of physical growth and health. The additional income which the women

got under SHG programme is expected to spend on health and nutrition of the family, there by reduces mal nutrition. The present study reveals that more than 94.76 per cent of the respondents reported that there is some kind of enhancement in their food pattern.

17. The study shows that nearly 95.99 per cent expressed little to significant change in their expenses on ceremonies. Among them 39.81 per cent expressed little change, 32.72 per cent reported moderate change and 23.46 per cent reported significant change. No change is reported by 3.09 per cent of total sample. The remaining 0.93 per cent expressed change for worse.

18. Women in rural area are the victims of anaemia and are more prone to reproductive related health complications. Due to their poor economic conditions large number of women is suffering with such health complications for years. The improved economic condition of women of Self Help Groups is also expected to improve their health condition by way of allocating some amount for health needs. The study makes it clear that 97.53 per cent of women accepted that their expenditure on health related matters increased after joining SHGs.

19. The incidence of school dropouts is high in rural areas, when compared to urban areas. It became inevitable for poor rural families to force their children to discontinue their schooling and earn some amount for

running the family. Under these conditions, the study reported somewhat miraculous findings. The study disclosed that more than 95 per cent of SHG respondents acceded that the membership in SHGs improved the educational expenditure on their children.

20. The women who have confined to household activities earns no money. The economic dependency automatically reduces her self confidence levels. The SHG programme is intended to make women economically independent and thereby improve their self confidence levels. The study exposed that the self-confidence levels of 98.15 per cent respondents increased after participating various social and economic activities promoted SHGs.

21. In the patrilineal families, all the decisions are taken by male members. The women have to obey such decisions, even it is against her will or self respect. This trend continued for centuries due to economic subjugation of women. The situation slowly changing with the starting of reform movement and still continuing. The study depicts that 88.89 per cent of women have reported positive impact of SHG membership on their decision making power on family related matters.

22. As per the SERP rules the leadership of group will come to every member on rotation. Every member held the position of group leader for one year. This kind of leadership rotation has positive impact on

leadership qualities of SHG members. As per the study nearly 88 per cent reported that there is some kind of improvement on their leadership qualities.

23. The life time of a SHG largely depends on group cohesion. If the members work and act in that direction the group will sustain for a long time. The present study reveals that about 91.05 per cent of women have acknowledged that membership in SHGs improved their group solidarity.

24. The study makes it clear that nearly 90.12 per cent of sample respondents reported little to significant change in their overall social status. Among them 28.09 per cent expressed little change, 30.56 per cent reported moderate change and 31.48 per cent reported significant change. No change is reported by 8.33 per cent of total sample. The remaining 1.54 per cent expressed change for worse. This is illustrated in figure 6.6.

25. As per the study about 87.04 per cent expressed little to significant change in their participation in Village Common Development Activities. Among them 32.41 per cent expressed little change, 29.94 per cent reported moderate change and 24.69 per cent reported significant change. No change is reported by 10.80 per cent of total sample. The remaining 2.16 per cent expressed change for worse.

26. Capacity building enhances the ability and skills at the individual level to realise her full potential and live a more happy and meaningful life. This is an enabling and empowering process to work as a group and play different roles, necessary for development and maintenance of the group. It is important from the point of view of empowerment that women are not only capable of functioning as a group, but also are able to effectively participate in the process of economic activity undertaken by the group of women. Capacity building of women in the areas of planning, executing, and monitoring all aspects of the economic activity is equally desired in this context. The study shows that nearly 96 per cent of women reported some kind of change in their capacity building skills.

In the light of above findings of the present study, the following suggestions suit worthy to strengthen the working of the SHGs of this nature in general.

Suggestions

There have definitely been significant advances in recent years and the concept and practice of SHG-based micro finance has now developed deep roots in many parts of the country. Impact assessment being rather limited so far, it is hard to measure and quantify the effect that this Indian micro credit experience so far has had on the poverty situation in India. Doubtlessly, a lot

needs to be accomplished in terms of outreach to make a serious dent on poverty. However, the logic and rationale of SHG-based microfinance have been established firmly enough that microcredit has effectively graduated from an “experiment” to a widely-accepted paradigm of rural and developmental financing in India. This is no mean achievement. In fact to the extent that people’s mindsets are the biggest roadblock in the success of an innovation, it may well be one of the most important steps in the saga of microfinance. The path ahead is obviously strewn with challenges. Scaling up of projects and bringing millions of people within the fold of micro finance is no mean task.. To strengthen SHG movement, the following recommendations have been suggested. These recommendations were formulated after detailed discussions with the many experts in the field.

1. SHG concept should target the holistic development of women members.

The recent scenario suggests that the focus lies empathetically with economic empowerment. In addition, life (social) and developmental issues related to the quality of life of the poor needs immediate attention. Therefore, programmes targeting holistic development should be conceptualized and even the existing programmes may be oriented towards this.

2. There is dearth of relevant information on SHGs for the SHGs, their members and even the social workers who are into promotion of women

SHGs. The ministry may bring out publications pertaining to different aspects of SHG and its development / empowerment. The publications may also target various case studies on SHGs compiling experiences of different agencies of development like individual NGOs, International donor agencies or the partner NGOs of the Government involved in promotion of SHGs. The publications may be brought out in easy and community friendly language. For the purpose, the ministry may open up a nodal reference material center on SHGs.

3. We believe that SHGs will sustain only if they enter into some form of commercial activity like production and marketing of elementary household requirements. In this context, We are seriously concerned about the current policy of the Govt. dereserving products made by village industries SSI, cottage, units in the country.
4. Further, large corporations have entered into marketing of basic household requirements like Achar, Spice Powder, and Agarbati. This trend will expose the SHGs to totally unfair competition and deny them the opportunities to become economically viable and sustain. Therefore the request to the Government is to reconsider its policy in this regard.
5. Reaching poorest of the poor is posing difficulties due to large-scale urban migrations. The poor are left out of worthwhile schemes of government. In order to mitigate this problem our focus should be on poverty and all its dimensions rather than just economic empowerment of SHGs.

6. Nearly 38 per cent of rural households are outside formal credit institutions. Microfinance is although is poor friendly but is yet to be regulated formally. National Credit Policies should be redesigned to take credit to large number of unreached rural and urban poor.
7. It is felt that efficiency and effectiveness of SHG should be regularly monitored by a qualified and designated body to give corrective input wherever necessary as well as encourage the deserving ones.
8. The contribution and the good performance and the collaborative like Banks, NGOs associated with SHG etc. should be published nationally to gain public support and general goodwill.
9. The experience from southern states where SHG movement has now taken strong roots suggests that forming SHGs, pooling savings is easy. However, utilization of these savings for building micro enterprises requires considerable policy and programme support.
10. Exposure visits to areas where SHG movement has taken off should be a critical component of SHG development programmes.
11. Among the poor, the credit utilization is invariably from consumption to production process. Hence the consumption needs cannot be ignored and adequate provision should be made in the scheme for this.
12. Subsidy element for development purpose for SHG members is an important policy issue, which needs thorough analysis.
13. Emphasis on financing of groups under SGSY needs to be moderated

14. The quantum and timing of subsidy needs to be reviewed keeping in view the resource handling capabilities of the members and the group.
15. Development institutions assisting SHGs to set up income generation projects have to be innovative, and flexible in conceiving the projects
16. Development institutions assisting SHGs to set up income generation projects have to be innovative, and flexible in conceiving the projects.
17. Development administration has a great responsibility to build synergy between various departments for convergence. Every development department has to be sensitized to this effect. The DRDA under the supervision of District Collector / Magistrate has to take lead role in this regard.
18. Given the competitive environment most of the SHGs will not be able to market their products directly. Hence SHGs and their federations have to be networked for building the required scale advantages. This can be better done by professional agencies
19. There is a need for continuous sensitisation programmes for Bank Officials and Staffs.
20. Integrating formation & nurturing of SHGs, capacity building of various SHG promoting institutions to be made integral in various Govt. programmes working for women & child development, literacy etc. This would call for both human & financial resource commitment by the Govt.

21. Among SHG women awareness about the government and bank procedures is to be created.
22. All SHG women should be made able to read and write, by taking them on exposure visits outside their village, town, district and the state.
23. Developing in them the capability to manage a mini bank with ledgers and passbooks.
24. Enhancing their knowledge and skills to undertake economic activities.
25. Motivating them to increase their incomes by undertaking successfully, economic activities as individuals and as groups.
26. Providing good marketing outlets for their products.
27. Encouraging their participation in the Gram Sabhas, Panchayat- Level Federation (PLF) Clusters, Block Level Federations, BLCC meetings and DPCC meetings held under the chairmanship of the District Collector.
28. Creating in them confidence and courage to address and take up varied issues concerning themselves and the community.