

**CHAPTER – 6**

**SUMMARY  
AND  
CONCLUSION**

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#### **6.1 Summary**

It is a commonly accepted principle that, women in isolation are powerless and unable to defend their interest effectively in a socially, politically, economically male dominated society. The strength and power of women lie in unity and association. The collective action finds its strongest expression in Self Help Groups. In India, in Odisha and more particularly in Jagatsinghpur district the SHGs have passed through many upheavals and negative torrents and we presently review the present set up and look for the better group life through our summary and suggestion chapter of the thesis. The primary purpose of forming SHG is to safeguard the socio-economic interest of its members. Socio-economic interest does not mean to provide only sufficient food, clothing and a safe home for herself and for the members of her family but to obtain the amenities of a civilized life i.e. a better home, more leisure, more caring and better conditions of working life in family.

After careful and proper study of the research work, it can be summarised the entire research in a nutshell on Self Help Group as a whole and the performance of SHGs of Jagatsinghpur district in Odisha in particular. The date, information and the response of the respondents have been analysed comprehensively and suggestions, recommendations, parameters of empowering the women through SHGs have been described in detail in the concluding chapter.

The present study contains six chapters dealing with following aspects of Self Help Groups.

Chapter-1 deals with the introductory part of the research work. It contains the problems of the study in the present day scenario and its objectives have been properly examined basing upon the availability of literature in the specified area. A number of hypotheses have been

formulated basing upon primary and secondary data, which have been put to test for its validation during the research work. To make our research work more comprehensive and socially relevant, proper methods of study have been used through sample survey, where a questionnaire was prepared to interview the respondents and to elicit the information from them to reach at the conclusion. The overall summarisation of the Chapter-1 presents the sequence of the study. It also throws light on the importance of SHGs and its impact on the empowerment of women in Indian Society. Women, the most vulnerable section of the society not only need the help of the policy-makers, institutions and civil society but also need the cooperation and support of their fellow-members for their upliftment and to enjoy the status and position at par with men as they constitute the most valuable section of the society. SHG as an institution, as a medium and as a weapon strengthen the unity of women in empowering their social, political and economic status. Being the recent development, SHGs have tremendous impact in the life style of women and we have selected this area as our study of research. It has been stated that women are not only involved in Self Help Groups, but also they contribute a lot to the social change and social progress. Despite of their responsibilities as wives and mothers, they also discharge their responsibilities as entrepreneurs which have been highlighted in this chapter.

Chapter-2 deals with the conceptual analysis of empowerment of women and it explores various insights connected with empowerment. Empowerment is a process that gives the strength, identification, potentiality, control, knowledge, access and the spirit of adventure to shoulder certain responsibility. It can be otherwise viewed as capacity-building, confidence-building or personality-building. Searching for a way in a right direction, out of the dominance of males is the need of the hour for women. The discriminatory policy, gender difference, domestic violence, sexual harassment perpetuated on women have broken down their backbone and has put them in a disadvantage position in the society. However, the components of empowerment includes positive change in internal strength and confidence, which is power within. This enables

woman to face life, to make choices of their own way of life. Besides empowerment implies power to or augmentation of capabilities, collective mobilization of women or power with the change in subordination connection with gender or power over. Empowerment as an individual and collective process based on five principles; self-reliance, self-awareness, collective mobilization, capacity-building and external exposure. In this chapter the quantitative and qualitative indicators for evaluating women's empowerment have also been described. The women's empowerment needs to occur along multiple dimensions including economic, socio-cultural, legal, political and psychological. Since the dimensions cover a broad range of factors, women may be empowered within one of these sub-domains. To empower women in India, particularly our constitution has the provision for equality, social justice and protection of women. Inspite of constitutional safeguards they are discriminated neglected and exploited. So the concept of empowerment as a goal of development projects and programmes has been gaining wider acceptance and recognition. For the upliftment of women, the government of India has adopted the approach of Self Help Groups (SHGs). To achieve this mission and to provide overall benefits to women through collective action, it has created a platform for sharing and caring for each other.

Chapter-3 describes the genesis and structural pattern of SHG in India and in Odisha. It also deals with the concept and development of Self Help Group and its significance in the life of women and in society. Self Help Group is a small economically homogenous voluntary group whose members contribute to a common fund which is used for income generation of their own to meet their basic needs. The origin of SHG can be traced back to the Gramin Bank of Bangladesh, the brain-child of Prof. Muhammad Yunus. All for all is the principle behind the concept of SHG, but when it works, it believes in the principle of all for each and each for all. The main objective of the SHG is to promote the saving habit, build-up trust and confidence, increasing the income level, social power and a better participation of women in leadership building and community development programmes. Small size, identical common interest, homogeneity, common

problem, flexible documentation, collective leadership, democratic operation, mutual discussion and economic empowerment are some of the main characteristics of SHG. In this chapter the modus operandi of SHG in India and in Odisha has been discussed in a lucid and elaborate manner. The functioning of Self Help Groups and their involvement in the wider society is considered to be vital. Out of the multifarious functions of SHG, thrift management happens to be the most important function.

Chapter – 4 focuses on the profile of study area i.e. Jagatsinghpur and also covers all other aspects relating to our research work. To get a clear picture of the district, the demography, the social status of women, the economic position of the people along with their social conditions have been described in brief. It is a newly created district located at the coastal belt of Bay of Bengal, mostly vulnerable to flood and cyclone. The super cyclone of 1999 had broken the backbone of the district and major flood caused in successive years has damaged the lives and property of the people. Out of the total population 11,36,604, women constitute 49.18% and their rate of literacy is 80.88%. During research it is found that the women of Jagatsinghpur are more labourious and earning a good amount of money for their family sustainance in comparison to other districts of Odisha. Out of the total female population (558905), 90.17% constitutes the rural female population who live in eight block areas, where 6257 (2008) number of SHGs are found and 9.83% constitutes the urban female population, who live in urban areas of the district of Jagatsinghpur. The main profession of the district is agriculture and some medium scale industries provide employment, mostly to male members for which the females who belong to lower middle class went for the formation of SHGs in their areas. The successful operation of SHGs in Jagatsinghpur district have also made contributions in forming the SHG Federations. The women have little control over land and other productive assets. So far as the education of women of Jagatsinghpur district is concerned, more than 70% women are literate. In this study the social role played by the women has been properly analysed and how SHGs have played a significant role in providing moral boosting has also been discussed. Necessary charts, tables

have been attached for easy reference of the district. It is pertinent to mention here that the ways SHGs are operating in this district are identical and uniform with regard to the SHGs of other states, but the changes, it has brought in the life of the member beneficiaries are worth mentioning and has paved the way for empowering the women in social stratification. It has enhanced the level of earning and self-confidence building to face any torrent of the society.

**Chapter-5 reflects the responses of the 300 member beneficiaries of SHGs from 8 blocks and 2 municipalites of Jagatsinghpur district. The questionnaire has been administered on these 300 members of SHGs. The views expressed by the respondents have been sincerely recorded, analysed, tabulated and has been presented in tables, diagrams and figures for easy understanding of the SHGs working in the Jagatsinghpur district.**

After joining in SHGs their activities have become manifold and have got exposure to the market system, political system, financial system so on and so forth. It reveals that as they are participating in decision-making process in their family affairs, in group affairs and in social affairs they feel united, not isolated to protect and safeguard their own rights. From their group activities they have learnt the lesson, how to raise their voice against social evils, from domestic violence, physical torture and social ostracism. Now situations have been improved and they are engaged in value-based community development programmes which have been shown in the case studies. It has become only possible due to their joining in SHGs. The self help group approach enables women in stepping towards larger participation in public and political life. Their participation in economic activity creates their interest in politics, develops their awareness as responsible members of the society. They have proved that they can bring a sea change in the country. The sporadic expansion of SHGs throughout the country within a very short span of time implies that SHGs become a women's movement, which is getting momentum at this critical juncture of time when the Nation is ready to pass the women bill in parliament. So this is a movement, not a programme.

## 6.2 Major Findings

Drawing the conclusion on the basis of the data analysis, the following findings are the prominent outcome of the present study. All most all the hypotheses have been proved to be correct and positive in the present research works which have been discussed in the previous chapter. However, the major findings are –

The policy of inclusion or women participation in Self Help Groups have benefited the women considerably in terms of economic, social, political and gender justice. In economic sphere, the habit of saving, repayment of loan, economic independence and skill development for income generation have been highlighted. Self Help Group Bank linkage programme has covered thousands of SHGs in Jagatsinghpur district. Women, despite their unbearable hardships and commitments to their children and family have beyond doubt demonstrated their developed saving habit, increase in income, meeting their children's educational, health care expenses, and also their loyalty to financing banks by repayment of loans in time. It is observed that all the respondents could save a good amount of money for their safety and security, which have a lot of impact in liberating their family from debt trap. It leads to their family prosperity and to meet unexpected financial challenges. Thus it reveals that women not only participated as an individual, but also as a member of the community and the society as a whole. It empowers them in economic sphere and their participatory approach conditions the life-style of women.

Education is an important prerequisite in improving social and economic status of women, as well as in awareness generation. But in this study the women SHGs are analysed and it is found that the very base of formal education is not a criterion for moral boosting, rather participatory approach, mutual awareness and mutual exchange of ideas build their confidence and the women become more decisive. In case of updating records, the illiterate members very often, as it is seen, take the help of their literate daughters, sisters etc. and it is a good sign that some members

learn the art of book-keeping from them, which shows that through SHG, even though they are illiterate, still they become educated. Health is an important factor, which affects the normal life of women. In many families, particularly in rural areas the girls, women and mothers face nutritional discrimination within the family and are anaemic and malnourished. However, it is found that some of the SHGs in urban areas like Jagatsinghpur Municipality and Paradeep Municipality are organizing regular Health Camps in different wards to sensitize the women for sanitation, nutrition, health care and free-medical check up etc. Camp volunteers are the main agents of spreading awareness as they collect various health-related informations. Beneficiaries have got opportunity for easy contact with doctors and to share their health-related problems and also avail free medicines. Besides, during their informal interaction, they share their problems with other members and search for the solution relating to their family planning and immunization work. As a result the superstitions dominating the women mind are vanished. The most important findings is that the ASHA and Anganwadi workers, who are the facilitators for formation of SHGs are also responsible for eradicating various diseases, blind superstitions and social dogmas through their regular visits and meetings for discussion with the SHG members. In this way SHGs are helpful in creating awareness relating to health issues.

As regards to the cooperation of members or the team work, the overall data indicate that almost all SHG members are interested in group activity or team work which reflects their involvement, intimacy and participation. It gives the member a feeling that she is not alone and provide a platform to hear the experience of others and to apply other member's experience to the problem of her own, which can actually work with her as well. They help each other to find new and innovative ways of overcoming their problems and togetherly they can identify opportunities for expanding the scope of their work.

Money lending is one of the important objective for which the SHGs are formed. It has created opportunities for thrift and credit among the

women and it serves as a forum for generating income. Most of the women members have been benefited in raising their economic status, their awareness level and all round development even they have generated money either for the family requirement or for the marriage of any of the members of the family. It has been found that some of the members who are widows have also become successful in getting their children married and also in solving other problems inspite of all financial hurdles. Besides money lending, women have also developed saving habits and that to these savings have been used for emergency purposes. Since their savings are collected in the group, they do not mind, even less amount in comparison to the savings of other members. These savings are mainly used for social security, food security, investment in health and education for their children. It is also found that most of the members have repaid their old debts and manage their families as better beneficiaries. This has not only proved the better economic status of women concerned, but it has brought a drastic change in their social status.

Attempts were made to find out the social life of women in their family life. It is found that after becoming the members of SHGs, the discriminating policy adopted to them in their family life have been changed to some extent. Some of the members have been allowed to participate in decision-making process in the family because of her earned income. The positive response from the family members in relation to her voice and active role in family matters have enhanced a lot. Becoming the member of the SHG, she never feels isolated or alone, rather she feels secure to oppose any domestic violence caused to her. The findings indicate that most of the members play crucial role in the area of education and health in their family affairs. The equation between male and female has been redefined. It is now a cooperative relationship, instead of one dominating the other. The male members are also invited to the SHGs' meetings and they also help the SHGs at the time of marketing their products.

The level of awareness among the women has certainly gone up. Due to frequent meetings, programmes and discussion, the perception and attitude of women members have become positive towards social and developmental issues. Understanding about own rights, privileges, roles and responsibilities, power to face challenges of daily life and also gaining knowledge of the skill to get relief from stresses are certain positive outcomes of participation in SHGs. Almost all members have reported that there is a change in their identity. It is because, she is earning. Regarding their participation in the affairs of the group reported to be positive and it leads to capacity building.

Although it is very difficult to form mixed caste SHGs in a society with deep rooted beliefs of caste system, which tends to social disadvantaged groups, there are few instances of SHGs comprising members both from general caste and scheduled castes, who work together for the group. Thus social harmony develops due to integrity of relationships between different social groups.

In the study attempts have been made to understand the role of SHGs in giving opportunity to women for political participation and deliberation. Since through membership of SHGs or SHG Federations, village women can gain experience of relevant processes like regular meetings, taking decisions and allocating money, there are apparent synergies between SHGs and local politics. It is more visible that women's participation in local village meetings, casting vote during election and canvassing for supporting contestants have been increasing. It is obvious that their active participation in Gram Sabha meetings makes Gram Sabha more sensitive to women's specific issues and the members struggle against administrative apathy. Issues relating to planning for rural development works and identification of BPL families have been discussed in their presence. Although SHG group does not participate directly in elections, political leaders pursue the SHGs to take their side and to campaign for them during elections. So that being the members of SHGs, women have shares in decision-making process of the country as well as they get opportunity to

engage themselves in the democratic process. Although the number of women actually involved in politics is still very low, at the rate in which SHG is expanding its wings, no doubt very soon it will achieve great success in the sphere of women's active political participation and removing all dogmas from the society.

Besides, while conducting study, it is also found that women Self Help Group have been taken as trustworthy groups to shoulder certain responsibilities. In villages they have been engaged in public distribution system and also CESU has given the responsibility to WSHGs of monthly meter reading and collecting energy charges from the consumers. A fee of Rs.3 per meter reading in a month and 6% of the total collected charges are paid to concerned WSHG as its due.

Some of the social and community issues are also taken up by Women Self Help Groups. They have raising their voice against violence committed to them. While conducting study it is found that antiliqor movements have been cropped up by women Self Help Groups. In Naugaon block and Ersama block Women Self Help Groups collectively raised their voice against government liquor outlets in their locality and due to their determined effort outlets have been closed down. In the Ambiki village of Ersama block the only dalit WSHG, raised their voice and sat on dharana to pour water on Lord Shiva Linga during the month of Shravan and became successful against the discrimination between general caste & dalits.

The study indicates that the impacts of SHGs includes awareness about society and existing problems, excellent recognition and image of women in the family and community, participation in public and political life, exposure and accessibility to outside world, which was far from imagination before, development in the habit of savings, equitable access to available credit, internal lending, loan and repayment of loan. Women who had rarely been out alone, now are going to attend meetings of Gram Sabha and other public meetings also. Above all due to feeling of oneness, which they could not achieve alone becomes easy to achieve in group.

### 6.3 Weaknesses

SHG as a small autonomous organization serves as a major tool for empowering women both in urban and rural sector. If these SHGs do not function well, it will collapse like anything bringing an end to the hopes and aspirations of women. Everyone should be well aware of the challenges and weaknesses imposing threats to its sustainability. The main weaknesses or the lapses of the SHGs are the followings :

- It is found that poor functioning of SHGs are due to non-cooperation of the staff and the apathy of bank officials in extending credit to them. In certain cases the members of SHGs are not interested to avail bank loan because they are worried for timely refund, where they feel, they may fall in vicious circle of indebtedness. The women also face problems in assessing the bank credit due to huge amount of paper work.
- In adequate institutional infrastructure to start any business, inability to take up livelihood promotions are some other weaknesses. Illiterate and uniformed members can not take up complex tasks like procurement of raw-materials, organising support services and marketing of outputs or products.
- Lack of proper training and guidance for skill development, lack of trainers, lack of trained man-power to produce better quality goods are some other weaknesses.
- Most of the SHGs face acute problem in marketing their products at the local market and that to, they do not find sensitized government machinery to purchase their products. As a result they do not get proper value of their products.
- Majority of SHGs belong to disadvantaged social groups and poor people, who are not familiar with formal systems and lack of proper forum to address their grievances is another weakness which SHGs face.
- Favouritism by the leader in deciding the sanction of loan is another problem that SHG faces. It creates a rivalry group within a SHG, which leads to its dissolution.

- Absence of rotation in leadership position and absence of proper and up-to-date record keeping are some other weaknesses of SHGs.

#### **6.4 Exceptions**

In this study some of the deviations or exceptions have been observed. In Paradeep Municipality members of SHG have taken up the activity of running a hotel providing hygienic food at reasonable price. The hotel itself has brought a lot of popularity and goodwill in the locality. Some other SHGs are engaged in public distribution system by getting license for distribution of kerosene, sugar, cooking gas (LPG) and other commodities. It is also found that in most of the primary and upper primary schools responsibility of preparing mid-day meal for school children has been undertaken by women Self Help groups and they have incurred a lot of appreciation from the authorities. They have been also engaged in supplementary nutrition programme. It is also found that in some villages Women SHGs got the contract of village concrete road construction from the government and are also engaged successfully in procurement of paddy from farmers. Though sounds surprising members of SHGs have turned into money-lenders. The practice of money lending to farmers and other villagers is widely prevalent in rural areas and the role of traditional money lenders and their exploitation have declined significantly following the proliferation of women SHGs. The most astonishing picture is that the members of SHGs are also engaged in electricity meter reading and collecting electricity dues from the consumers. It has not only enhanced the state ex-chequer but also the direct involvement of women in executing the official procedure and giving women an opportunity to shoulder any responsibility at par with men. This gives them a social mileage in building the social relation, monetary transaction and capacity-building. These activities altogether undertaken by women SHGs have proved to be socially relevant, reliable and democratic in true sense of the term. These exceptions and deviations are self-explanatory that women are not far behind the men and they have been socially, politically and economically empowered.

## 6.5 Suggestions

The following suggestions and recommendations are made basing upon the findings and also in the interest of welfare of women in general.

- Efforts should be made and awareness should be created to form SHGs in remote rural areas and backward areas, for enhancing the economic level of the women.
- The voluntary sector working in that areas should be made as a part of the whole exercise, so that these groups will be benefited.
- Specific direction should be issued by the Government for direct participation of Bank officials and authorities, governing these groups in order to reduce the gaps between the banks, authorities and groups. Besides, banks and other financial institutions should work with open-mind and try to promote Women SHGs more particularly among downtrodden communities like scheduled caste, scheduled tribes and marginalized groups to bring them into the mainstream of development.
- Both Central Government and State Governments should take care of allocating more funds in the budget. Additionally proper machinery should be developed to see that the policies and plans relating to SHGs are implemented effectively.
- The SHGs should be encouraged to participate in different exhibitions and melas to create a market demand for their qualitative products.
- Promotion of SHGs must be encouraged without any political biasness and selfish motives.
- Proper supply of raw-materials and resources should be available for women SHGs in and around the operational areas, so that they can have a better income generating activity.
- Proper training facilities for women members and awareness programmes should be organised for their skill upgradation. As a result the SHG will be cost effective and economically viable.
- Meeting and workshops should be organized at local level, so that, more women may participate for enhancing their professional skills.

- Conducive atmosphere and harmonious network should be developed for avoiding duplication of work and effective functioning of SHGs.

Considering the women as a significant nation building force proper steps should be taken with utmost care to improve their status and position in society. In reality this will help them in building the self-confidence of members of SHGs to fight against all odds. The participation of women in SHGs enables them to develop self-awareness, self-esteem, self-confidence and courage. Necessarily this initiative will make them to understand their own rights, privileges, roles and responsibilities and the power to face challenges of daily life. Through participation in the group they get moral support and comfort, which have satisfied their family life. Participation in SHGs enables them to take care of the health and education of their children. They also get a platform to serve the community and acquire the knowledge of power to fight for basic amenities and welfare needs and to help weaker sections of the society.

Participation in SHGs has increased womens' influence over economic resources and economic decision-making process. As a matter of fact they are economically empowered. Liberation from debt traps, development in the habit of saving and adopting different income generating activities contribute a lot to their empowerment.

Therefore, SHGs as a group, as an economic generating model, as a platform, as a forum and as a booster serves as a movement for women's development and empowerment in India and it will serve as a beacon's light for the entire women community of the world.