

CHAPTER 9

SUMMARY AND CONCLUSION

9.1 INTRODUCTION

The aim of the study was to bring in the immense contribution of the facilitators of empowerment– the sahyoginis, who work in the SHG movement in Maharashtra. This study was important especially because of the complete absence in development literature on the role played by them in ensuring the success of this movement. While the SHG movement, which started as an alternative credit delivery models, has grown into powerful vehicle of social change, the movement has not given adequate focus on the nature of the work and work burden of the facilitators of the movement. It is these grass-root development workers who have successfully mobilized women who have been long confined to the household, into collectives and propelled them into more community oriented activities. They are the backbone of the movement and thus their work is important. Coming from poor socio-economic families they are able to empathise with the women whom they organise into groups. The sahyoginis learn to negotiate their personal and professional lives and in the process of empowering their SHG women, they too experience a transformed self. Their experiences, concerns, struggles, moments of pride, their inherent fears, aspirations, hope are necessary to be heard for they are catalysts of change and empowerment. In order to contextualise the work of the sahyoginis, it was required to first look at the evolution of the SHG movement in India.

9.2 SHG MOVEMENT

The movement has evolved out of women's survival strategies of coping with financial emergencies and the initiative taken by women's organisations such as SEWA, Chaitanya, Annapurna Mahila Mandal, Working Women's Forum. These early interventions by trade unions and women's groups received an impetus through changes in development policies, such as, the nationalisation of banks, setting up of RRBs, which enabled the financial outreach of the movement. Various policy documents such as *Towards Equality* Report, *Shramshakti* Report, *National Perspective Plan* (2001) were enabling catalysts to the movement, as it highlighted the status of women and the need for a financial mediating body to cater to the credit needs of poor women. Lessons learnt from the failure of programmes such as IRDP, TRYSEM enabled the policy makers to realize that poor have the ability to save and subsidies do not necessarily help the poor to come out of poverty. The setting up of

NABARD and the joint research studies and pilot program of MYRADA made it possible for RBI to accept the SHG strategy as an alternative credit model. The setting up of the RMK by GOI to facilitate credit support and provide micro loans for women's enterprises also cemented the growth trajectory of SHG. The SHG strategy became an important component of the Government's overall thrust to mitigate poverty and has been included in every annual plan since 2000. The entry of the bilateral agencies and donor agencies such as IFAD and the project management expertise brought by these agencies helped the state government to initiate various programmes. Some of the successful microfinance programs started in the southern states of India. The IKP of Andhra Pradesh, Mahalir Thittam of Tamil Nadu and Kudumbashree of Kerala were some of the important flagship programs of these states. Studies have revealed extensive field work and research carried out in these programmes.

However, the work of MAVIM in Maharashtra and the key project of Tejaswini run through assistance from IFAD is still an under researched area. Moreover the research that has been conducted is mainly on the lines of assessment of the programme in reaching the SHG women and the thrust is on evaluating the economic and social empowerment of the SHG woman in the programme.

It is in this context of the invisibility of the development worker that the study attempted to focus on their work, their contributions and their personal and professional struggles which they underwent. It has also brought into focus their lived experiences as women. Some of the research questions the study attempted to examine were to explore the socio economic background of the sahyogini, challenges faced by her in her work life as well as personal life, the strategies adopted by her in coping up, her support system, the process of training that she received. Another facet that was examined was the role of a facilitator of empowerment, what is her understanding of the concept of empowerment and the kind of transformation experienced by her? The rationale of the study was to give a voice and be a medium to reflect their opinions and view point which has not been noticed in any literature so far.

9.3 REVIEW OF LITERATURE

The point that emerges from the review of literature is the invisibility of this vital segment of workers (who ensure the success of SHG formation in development literature). The question of her role, working conditions, experiences of the movement have remained unanswered. This research study seeks to fulfil the gap by focussing on the lives of

sahayoginis and their roles are contextualized within the shifting focus of development paradigm. There was a need to sieve through the vast body of development literature on SHG movements, to understand different aspects of the movement beginning with the emergence of SHG movement as an effective strategy to alleviate poverty and address the multiple needs of women. The review thus has examined the following areas of research studies: 1) the emergence and growth of SHG formation; 2) its impact on socio-economic development; 3) the relationship between the state and other stakeholders and its implication for the movement; and 4) debating SHG strategies and empowerment of women.

Fernandes (2007) Dasgupta and Rao (2003) Poonacha (2008) Tanka (2012) Government of India (GOI) 9th report have stated the factors that led to the emergence of SHGs in India. Vasanthakumari (2011), Karmakar (2000) Reddy C S (2005), Jairam (2007), Tapan (2010) have explained the concept of SHGs, membership, gradation, rules of lending, and importance of book keeping, while presenting the impact of the program as well as different models of SHGs, Parthasarathy Thekkekara, and Poonacha (2011) have brought out the socio economic impact of the movement. Poonacha (2005) Gaiha and Nandhi (2007) Gurumoorthy (2000), Puhazhendhi (2000) Reddy (2002) ascertain and evaluate the effectiveness of the government schemes implemented by the NGOs through formation of SHGs and thereby its overall impact on the socio economic status of women.

Sriram and Radha Kumar (2007) have brought the regional disparity in growth of SHG in the country. Ghate (2007) Shylendra (2006) Subramanian (2007) Thomas and others (2010) brought out the confronting and complementing relationship between the State and the NGO promoting the SHGs. Jairam (2007) and Tanka (2012) have appreciated the scale of operations and efforts of the State in promoting SHGs. Khandelwal (2007) Vasanta Kannabiran (2005) Rehman (2010) Sharath (2004) Jaya Arunachalam (2005) question whether microfinance is the panacea for all problems. They have also questioned the use of credit as a single solution for all problems faced by the poor. Nair (2001) looks at the preoccupation of donors and national apex bodies with programme sustainability, to the total neglect of factors that create and perpetuate conditions of transitory and chronic poverty in rural and urban areas.

Waghmore (2002) raises the question whether in the name of development SHGs cause more oppression of the Dalits. It comments that all development activities do not

benefit all women in an equal way. Kabeer Naila (2005) Goetz and Sengupta (1996) Deshmukh-Ranadive (2004) Randive et al (2005) raise the issue of empowerment through SHGs. Their essays also touches on gender issues and questions whether access to credit results in economic and social empowerment. Deshmukh Randive (2003) question that increase in income may not necessarily be empowering to all as it may increase the work burden of the girl child at home .It also looks into the relationship between economic and social empowerment.. Vasanta Kannabiran (2005) Afsar (1989) Nair Tara (2001)raise the gender question. According to these scholars Microfinance, by far, is the first such intervention that explicitly put the burden of success (and hence the onus of failure) almost exclusively on the 'fragile' shoulders of women. It has already created a new stereotype of a poor woman - honest, dignified, hardworking and family-oriented.

9.4 FRAMEWORK AND METHODOLOGY

A feminist research framework was adopted for the study. The need for feminist research arose from the deeper need to understand the roots of women's subordination and the reason why their knowledge/experiences are not reflected within established theories thereby indicating that knowledge is not value neutral. The study made conscious efforts to keep the sahyogini at the centre of the research and aimed to study and understand the lived experiences of the sahyoginis in the professional and personal space. The research was conducted keeping in mind the basic principles of feminist research such being cognisant of the power inequalities between researcher and researched, having self reflexivity and privileging of women's experiences.

This study has been an exploratory study as there were no previous researches undertaken on sahyoginis. Exploratory study undertakes to explore the research topic with varying levels of depth and does not necessary have to be conclusive in nature. The focus of this study was on primary data collection. However at times secondary data was used mainly annual reports of NABARD, MAVIM and training manuals. Purposive sampling technique was used with the criteria that a sahyogini should have worked for a minimum of 3 years in the organisation. The districts selected for the study were done so after careful consideration. The selection of respondents sought representation from areas that indicated socio-cultural and economic diversity of Maharashtra. Preference was given in the selection of respondents to those sahayoginis working in tribal and rural areas and the criterion for selection of respondents was that they must have at least three-year

experience in working for the organization thus enabling to draw from the rich field experiences of the sahyoginis. The five districts selected for the study included Aurangabad, Thane, Nanded, Yavatmal and Nandurbar. The diverse ethnographic backgrounds bring out various field experiences in each of the regions. The sample size included 70 sahyoginis. The tools used for data collection were Semi structured interviews, Focussed Group Discussion and Oral Histories. 70 in-depth interviews were undertaken and over and above these 5 Focussed Group discussions were undertaken. These interviews have been conducted in the regional language of the state i.e. Marathi. All the ethical considerations have been adopted. The respondents were given brief background of the research. They were informed that they had the right to withdraw anytime from the interview process or not answer questions in case they felt uncomfortable. They were also informed that they can also ask questions to the researcher. Their due consent was taken prior to proceeding with the interview and for audio recording the process of interview.

9.5 ETHNOGRAPHIC BACKGROUND

In the selection of districts for the study consideration was taken of the following factors: i) fair representation from areas that indicated socio-cultural and economic diversity (Marathwada, Vidarbha, Khandesh and Konkan; ii) District with substantial tribal population; iii) District were also selected on the basis of economic growth thus including those districts which receive Backward Region Grant Fund; and iv) On the basis of maturity of the SHG programme in each district, thus selecting those districts which has a considerable experience of nurturing SHGs. Understanding the rich socio-cultural diversity of the region was essential to contextualize the work of the sahyoginis. Field experiences were included to understand the infrastructure as well as challenges and to bring the distinguishing features of each district. To further understand the work of sahyogini the organisation structure of MAVIM and CMRC was studied to locate the sahyogini in the overall framework.

9.6. DECENTRALISED STRUCTURE

MAVIM with its spread in 35 districts of Maharashtra reaching to more than 10 lakh women is the nodal agency in implementation of SHG women empowerment programme. It has its headquarters in Mumbai and each of the 35 districts has a district office which is headed by the District Coordinating officer. MAVIM entered the foray of forming SHGs in 1994 with the MRCP project which was launched in 12 districts. Since

then it has launched several central and state government schemes for SHGs. It currently has 315 Community Managed Resource Centres. The autonomous structure of CMRC was introduced in 2010 with the objective of giving autonomy to SHGs in forming their own institutions. The CMRC is managed by the CMRC manager. The sahyoginis report in the CMRC manager. Each CMRC approximately has one accountant and 4 sahyoginis. Each CMRC caters to approximately 25 villages falling in the radius of 25 to 30 kms. The CMRC follows a three-tier structure, with the SHG, Village level committee and CMRC office. The elected SHG women constitute the executive and representative committee of the CMRC. Thus an attempt is made to empower the SHG women by motivating them to take the ownership of the organisations.

The larger objective is to have SHG federations which are self sustainable. The roles of the Village Level Committee, Executive Committee gives an indication of how decision making capabilities are gradually built by this decentralised approach. The decentralised approach is infused to enable grass-root institution building and for better economies in scale of operation. The key aim is to develop leadership qualities and strengthen the decision making powers of the SHG women. The CMRC aims to become support system for all the needs of the SHG women including enterprise needs, legal advice, income generating activities etc.

To assist the sahyogini in her day-to-day operations there is also a CRP. Each village has a CRP which in turn helps in organising meetings, ensuring the record keeping of SHGs and handling day to day issues. The role of the sahyogini is proposed to undergo changes and going forward the CRP will take over some of the responsibilities of the sahyogini. The sahyogini going forward will become a mentor to the CRP. She will be a facilitator and will be coordinating between CRP and the CMRC. She will act as a trainer working towards building the capacity of the CRP.

9.7 PROFESSIONALWORK LIFE DIMENSIONS

The rich field experiences of the sahyoginis were represented through their responses. The work done by the sahyoginis is challenging and it involves process of transformation of an average rural woman into a dynamic leader of the community. The role of sahyogini involves multi-tasking. There is a well-laid recruitment process of selection of the sahyoginis. They get inducted only after satisfactorily completing the written test and personal interview. The trainings provided by MAVIM help them to cope with the role/responsibilities. The

findings reveal that their work involves not only organising women and ensuring bank linkage but involves liaising with Gram Panchayat, various government department and maintaining cordial relationship with police patil, anganwadi sevikas and bank officials. In course of the work the various challenges faced by them include gaining the trust of the SHG women, travelling with the available means of transport, sometimes negotiating and at times taking a firm stand with the Gram Panchayat members or bank officials.

The fears of Manishatai, one of the respondents, standing on the bus stop feeling a bit lost and overcome by panic or the ordeal of Vandanatai another respondent, trying to establish her first contact in a new village by meeting the Sarpanch is poignant reality. These stories indicate the initial hurdles they face. They had to first overcome their inherent fears and the training to a large extent helps them to get prepared. The other challenges include coping up with the topography and region specific problems, low literacy levels, breaking some of the age old customs, resolving domestic and community problems of the SHG members. Overcoming each challenge makes them that more confident and aware. They have career aspirations and some of them have gone to the next level, i.e. CMRC Manager. Many have said that they are pursuing further education as it would help them in their career path. They were aware of the Vishaka Committee guidelines and also aware of the sexual harassment law. Although they did not face any sexual harassment at work place, they did indicate that while travelling there were incidences where they felt uncomfortable. Without any exception all said that they share cordial and supportive relationship with their immediate reporting manager. They were confident and ensured that their views reach the district office. In Anasuyatai's words "Not only our ideas, we ourselves go and reach the DCO too."

While commenting on their expectations from MAVIM they did mention that the remuneration does not commensurate with the hard work and skills involved. The other expectations include lessening of the work load. The first two Sundays of the month they are not supposed to take leave and though it may get compensated it involves working for two consecutive weeks straight without a break. However some are still not ready to leave MAVIM because of the nature of role and job responsibilities. The high levels of unemployment and underemployment in rural areas could also be the reason that the sahyogini prefers to stick around with MAVIM.

9.8 PERSONAL LIFE DIMENSIONS

Sahyoginis come from poor socio-economic backgrounds. They have come up through tough economic conditions and some have narrated how they have stayed away from families in ashramshalas to complete their education. While Ramaitai has attended school in just underpants and shawl, Sushmatai went to school by sitting on her father's shoulders, Mangalatai at a young age carried the burden of household chores and her step-mother's temper. All this and much more was done to secure basic education. They have built support systems which include their husbands, in-laws, parents, siblings, neighbours and fellow sahyoginis. In the process of their work they have also weaved in bonds of solidarity with their SHG women.

Sahyoginis take pride when they say that they have not just reached the homes of SHG women but rather the hearth of the SHG woman, which implies the closeness of the sahyogini. Through various social and cultural programs the sahyoginis spread the message of gender equality. The programs meant to create social awareness also create a deep impact on the lives of sahyoginis. For example, sahyoginis realize the importance of joint ownership of property, or equal rights in the property belonging to their father. Through health trainings, they get to know about HIV, knowledge on reproductive health which helps them to not only guide their SHG members but also enhance their own awareness. The respect and pride that they get from the family is also due to their increase awareness and confidence, ability to make decisions, knowledge of schemes, as well as financial independence. The transformation experienced by them is on all the fronts. They are equally aware that it is their work and trainings which has given them the confidence to speak in a group, to put their points across effectively.

9.9 MEASURING EMPOWERMENT

While scholars have attempted to measure empowerment others have logically argued why economic empowerment alone is not sufficient. However the sahyoginis have their own way of looking at empowerment. When the sahyogini answered the question what empowerment means to them there were so many different views that, we realise empowerment varies from person to person. One cannot have a standard answer. No doubt that there are certain markers for empowerment which may be improved social status, and building up of assets which can be assessed in economic terms. There is also transformation of self which can be felt by the individual and those around her. Such as

one of the response given on empowerment which include “Pinning up a saree is empowering”. Others like Sheeltai find it empowering when people identify her with her name rather than her father’s name. One of the response which was directly addressed to me was “The fact that you have come all the way from Mumbai to interview us and hear our stories is empowering.” One thing is that empowerment has various connotations to various people and each response looked as the right answer, they were all right in their respective way.

9.10 KEY DISCUSSION AND QUESTIONS

The work directly and indirectly impacts personal decisions as seen in the case of Sheeltai whose brother was going to separate from his wife for having six daughters, but for Sheeltai’s intervention. Similarly the sahyoginis are able to empathise and build bonds with the SHG women as they are able to empathise as many of them have come up from similar socio-economic backgrounds. As facilitators of empowerment, their work entails them to take up the leadership role and imparting knowledge to the SHG women. However, this does not mean that learning is a one way process. The sahyoginis have stated that they too learn from the SHG women. As Anasuyatai said “My women may be illiterate, they may be uneducated but they have a different type of knowledge, which I may not have. I speak with them we exchange ideas and through that I learn many things from them.”

With decentralised structure and with the idea of developing the role of CRP, the role of sahyogini is proposed to undergo changes with CRP taking over some of the responsibilities. The question raised, Is this a new way of cutting out the role of sahyogini? Is it not a direct threat to her job security? Another way of looking it from the organisation point of view is can it be a cost cutting exercise? as CRPs are paid just Rs 100 per SHG and are paid for a maximum of 15 SHGs only. Thus if CRPs start replacing sahyoginis then the work can get done at much less cost to the organisation.

Decentralised approach of giving power in the hands of the SHG women and they taking key decisions in the CMRC functioning may have an impact on the leadership role performed by the sahyogini as she who was in control of her groups will now be answerable to the executive committees which consists of the elected members of each village level committee. Is this way of putting better controls and monitoring or is taking

away the power and authority of the sahyogini. These are some of the key questions that still need to be answered.

It is difficult to compartmentalise into straight boxes the work life dimension and personal life dimension as they sometimes overlap and at times intersect nevertheless they are simply not mutually exclusive rather they are interwoven. It is time that we appreciate their work and the change they have brought in the society. They are the trailblazers and they truly deserve their rightful place in the development literature.