

# SHGs AS AGENTS OF CHANGE

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# EXECUTIVE SUMMARY

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This study examined the question whether SHGs have acted as agents of change. Specifically, the study investigated whether the Self Help Group (SHG) movement has created social capital and networks; increased the awareness of SHG members on rights related to issues like inheritance and education; increased the bargaining power of SHG members; helped changing outlook towards social evils; encouraged members to participate and lead social programs; increased political awareness and participation in the political process.

To answer these questions the study focused on four districts in Tamil Nadu; Kanchipuram, Tiruvallur, Krishnagiri and Dharmapuri. A total of 600 SHG members from these districts were surveyed. Ten Focus Group Discussions (FGDs) were also conducted with SHG members. In-depth interviews with select SHG members also provided additional data to construct individual cases.

Findings from the study indicate the following:

First, SHG movement in Tamil Nadu has resulted in enhancement of social capital. An important measure of this enhancement is the increased level of trust among SHG members. More than 96% of SHG members indicate that the joint savings mechanism has not only increased trust but have also resulted in a sense of strong ownership.

Second, most SHG members indicate that SHG membership have expanded their networks. The networks now encompass a wide range of stakeholders -- other members of SHGs, bank officials, Government officials. The combination of interaction with other SHG members and other stakeholders has meant that the general level of confidence has gone up among SHG members. More than 98% of the respondents indicate that their confidence has gone up considerably after attending SHG related meetings.

Third, the creation and mobilization of social capital through the SHG movement has resulted in economic mobility for most of the participants. In general, 62% of the participants in this study indicate that SHG movement has resulted in an upward

economic mobility for them. More importantly, higher proportion of the very poor, poor and lower middle class report economic improvement in comparison to middle class and well-off.

Fourth, while social capital has increased in Tamil Nadu its potential has not been fully utilized as not many groups pool together their savings to start a group-led and managed enterprise. More than 98% of the respondents indicate that they do not pool their savings to start a joint enterprise. Interviews indicate that lack of awareness about such joint initiatives and problems associated with marketing as some key reasons for this lack of initiative.

Fifth, Awareness of rights related to inheritance and property has gone up. In general SHG members also show high awareness about key government schemes. More than 99% of women SHG members are aware of property rights related to women. Similarly, more than 98% of the women are aware of government pension and insurance schemes.

Sixth, most SHG members do understand the negative effects of social evils and voice their opinion against it. More than 80% of women indicated that they voice their views against alcoholism, domestic violence and child marriage within their households. However, action against social issues or evils in the neighbourhood is also constrained by the perceived inappropriateness of interfering in personal lives of others.

Seventh, this study assessed bargaining power of women at two levels; household and community. Bargaining power of respondents have enhanced significantly in households after they became members of SHG. A key finding is that 95.47% of SHG members indicate that the household respects them more after they joined SHGs. Extending it to the sphere of the community 86.43% of women say that the community respects them more today. Overall, all decisions related to households are taken in joint consultation with the SHG members. At the level of the community any active participation or leadership of social programs is often limited because of a perceived lack of support from family members. Yet, many women indicate that they do offer emotional support to other individual SHG members who are keen to exercise their bargaining power.

Eighth, the findings of this study indicates that though most SHG members exercised their democratic rights (more than 94%) by voting in elections the awareness levels about their elected representatives were low. Participation of SHG members in village and district-level meetings is also limited and very few SHG members show an inclination or have contested in elections held for electing people's representatives at various levels.

Based on these findings this report recommends the following to enhance SHGs potential to act as agents of change.

Identification of appropriate businesses for groups and training them in areas related to management of businesses might have to be initiated by either the NGOs or other relevant financial institutions. The SHGs can be encouraged to invest part of their joint savings for a pilot enterprise and an equivalent amount can be granted as a loan by banks. To facilitate transfer of ideas periodic multi-group holdings can be convened. Similarly, to enhance and support women's livelihood decision choices in addition to training programs, which are now offered by NGOs for individual members, collaborative efforts could be encouraged by creating a cluster-based approach towards businesses to overcome supply chain constraints in sourcing of resources and in marketing multiple end products.

In addition, given the context of consultative decision-making process in the household key members of the household could also be given some exposure to business related training programs.

SHGs offer excellent avenues to promote awareness about social evils, multiple stakeholders including government agencies and NGOs have to work together in a concerted manner. However, SHGs have a long way to go before they routinely act against social evils. To encourage more women to act against such acts in their neighbourhoods, along with awareness campaigns, information regarding appropriate officials and helplines to be contacted to complain can be provided. This information will encourage more women to act against social evils in their neighbourhoods in a sensitive but effective manner.



Finally, support of family members is key to participation in social action and in political processes. Events celebrating women leaders who have already made their mark can be conducted regularly inviting families to attend such events so that there is encouragement and support from families for women engaging in local political processes and to act against social evils in their communities.

# CHAPTER 1: SHG – AGENTS OF CHANGE

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## 1.1 Introduction

The fundamental purpose of SHG movement was to bring about change in the lives of poor by providing access to finance along with awareness among members about the interplay of socio-economic factors that will help them climb out of downward spirals of poverty. However, there has been no conclusive evidence to prove that SHGs have achieved their goals in terms of improving their social capital, improving awareness about rights as citizens and their ability participate in collective action against social evils. These aspects of awareness of rights and choice to act against social evils may be conceptualized as significant components of empowerment of SHG clients.

A conceptual study that defines and tries to measure women empowerment due to microfinance is by Kabeer (1999) who reflects on the ability of a woman to make strategic life choices when she did not have the opportunity to do so before. Her paper describes the three interrelated indivisible dimensions of women empowerment namely resources, agency and achievements which are vital in the process of empowering women. Further the idea of choice that a woman can now exercise is further qualified by referring to the condition of choice, its content and consequences. Hence an attempt at understanding the woman at the individual level is sought here.

Another equally interesting research tries to explain women empowerment as a process is by Mayoux (2009). The inter linkages as identified by her is explained as a series of “virtuous spirals”. In her work she explains that when a woman gets access to the finance, she can either start her own economic activity or invest in existing activities. This can directly increase her income and bring about potential increase in her assets. Alternatively, she could use the finance for her household well-being such as better food for the family or better education for her children, which results in increasing her status in

her family. A combination of women's increased economic activity and increased decision making in the household over a period of time could make her socially and politically active. She could thereby be a positive contributor to change in society. Hence from individual empowerment through micro finance it is potentially possible that she make significant contributions by increasing her visibility as agents of economic growth and economic actors in policy decisions. In this study we propose to test these conceptualizations of empowerment.

The structure of the report is as follows. A brief overview of the extant literature on SHGs and women empowerment is presented in the next section. It is followed by a research framework constructed from the review of literature. This is followed by an elaboration of the methodology adopted in the study. The penultimate section focuses on the findings from this study. In the final section the report describes the conclusions reached and implications for policy makers and other relevant stakeholders.

## **1.2 Overview of Literature**

### **1.2..1 Women and Development**

To accelerate the socio-economic development of any community, participation of women in the development process is essential as it not only faster the growth but improves their quality of life. Since Ninth Five Year Plan empowerment of women has been considered as one of the basic principles of governance and it has been clearly laid down in the Government's National Common Minimum Programme (NCMP). Sector specific strategies were also adopted based on the National Policy for Empowerment of Women (2001)<sup>1</sup>. These were: (i) Social Empowerment by creating enabling environment through various policies for development of women, and by providing women the minimum basic services to realize their full potential; (ii) Economic Empowerment to

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<sup>1</sup><http://www.wcd.nic.in/empwomen.htm>

make women economically independent and self-reliant by providing proper training and employment; and (iii) Social Justice to eliminate all forms of gender discrimination so that they can enjoy rights and freedom at par with men in all spheres. Keeping in view the above strategies, government policies and programmes have laid down several provisions to ensure women's participation in the development process and thereby their empowerment. First full-fledged programme for financial inclusion of poor women as well as their economic participation has been started with the introduction of 'Swarnajayanti Gram Swarozgar Joyana' (SGSY) in 1999.

Many provisions in this programme were already in force before it started in 1<sup>st</sup> April, 1999. The most important provision of SGSY is to ensure the participation of poor people specially the poor women in micro-credit programme through the formation of Self Help Groups (SHGs). The major premise of micro credit program is that it makes Government development program more responsive to deliver services specially the financial services in favor of poor and socially disadvantaged women. It provides assistance with subsidy and bank credit to take up income generating activities by the members of target group.

### **1.2.2 SHGs – Vehicle of Economic and Social Growth**

Economic and social marginalization of poor by formal credit agencies including co-operatives led to the emergence of Self Help Groups (SHGs). SHGs are an outcome of the neo-liberal paradigm of development (Chitagubbi et al., 2011) where the poor take charge of their lives and fashion new improved future through self-reliant and socially sustainable efforts. SHGs emerge as an important strategy for empowering women and in alleviating poverty. SHG is a "people's scheme" and its organisation is a significant step towards empowering women. SHGs are now emerging as the predominant model for poverty eradication, women empowerment and development agencies (Panda, 2009). The SHGs have enhanced the status of women in decision making and beneficiaries on the democratic, economic, social and cultural spheres of life and sensitised the women members to take active part in socio-economic progress of rural India. SHGs in social change imply not only the change of outer form of a community or a society but also in the social institutions as well as ideas of the people living in that society.

The application of the strategy through UN's Millennium Development Goals has made provision of financial support to the poor or low income people by realizing the fact that instead of targeting individual development, it would be more useful to apply this idea in case of group development and interestingly the result found in most cases is very positive. In India, the SHGs constitute a widely accepted development strategy for poverty reduction as they are perceived as powerful vehicle for the promotion of micro-credit and micro-finance especially for women (Chen et al., 2007). The SHG model was introduced as a core strategy for empowerment of women in the Ninth Plan (1997-2002) in India (Planning Commission, 2002). The Ninth plan directed both states and the centre to adopt the 'women's component plan' through which not less than 30% of funds and benefits are earmarked to the women related sectors. This strategy was continued during Tenth Plan (2002-2007) and even in the Eleventh plan (2007-12) with the government commitment to encourage SHGs to act as agents of social change, development and empowerment of women.

Mahmud et al. (2012) observed that empowerment is a process in each woman's life but is also a process occurring over time in a society. It does not necessarily occur simultaneously across different dimensions. Further, in keeping with the wide ranging definition of empowerment, the existing literature have used several indicators to measure empowerment e.g. women's perception of themselves and how they were viewed by others in the family and community; their capacity for personnel agency and voice in household decision-making, their knowledge of their rights and their participation in community life and politics (see Kabeer, 2012 for a review).

In other words, women's empowerment is an expansion in the range of potential choices available to women so that actual outcomes reflect the particular set of choices which the women value (Kabeer, 2001, p. 81; cited in Mahmud et al. 2012). According to Rankin (2002, cited in Rao, 2008) there are two potential empowerment effects of a women's participation in SHGs, namely a) an increase in a women's intra-household bargaining power due to her ability to access credit and generate streams of income through the SHG, b) the potential for SHGs to develop into groups from within which women can challenge the gender hierarchies that they face.

Some researchers have observed positive outcomes being generated by participation in SHG activities. Mayoux (2000) points out that the use of savings and credit for economic activities generates income and assets. This leads to increase in consumption standards and, more importantly, reduces vulnerability of poor households by reducing smoothening seasonal fluctuations in household income and consumption levels. The additional income may also act as a safety net by helping the family tide over emergencies. Participation in SHG movements and access to credit also leads to a change in the status of members within their households. It has been observed that the economic contribution of women may increase their role in household decision-making (Hashemi et al., 1996, Mayoux, 2000, Pitt and Khandker, 1995). This may lead to improved household-level outcomes with respect to health, education (particularly education of the girl child, nutrition and family planning (Kabeer, 2001 and 2005). Other positive outcomes of joining SHGS have been observed – greater respect within household (Mayoux, 2000), increase in mobility, ability to articulate, self-confidence and esteem (Moyle et al., 2006; Chavan and Kumar, 2002), growth of a collective identity and political awareness (Hashemi et al., 1996). The incidence of violence against women has also been found to have decreased (Hashemi et al., 1996).

In India, a few empirical works also underline the link between SHGs and individual and social empowerment. In the empirical front, using *Q square* method, Kumar (2013) reported a sense increase in most of the women's status in society based on her study in Tamil Nadu. In the individual empowerment front, her study pointed out that although women have economic independence, but their empowerment seemed to be a moot point.

*“Being involved with SHG activities brought mobility to their lives because every morning they had reasons to get up other than the household work, resulting in commitments to outside world as well. This dynamism in life gave them a sense of pride. Many of them tried to get involved in community activities. They were often influenced and helped friends, though at times, this led them to problems as there were very few to guarantee the poor. They were, however, not confident to be the change agents of society as they faced several problems in business such as sustained selling due to which they*

*lost their confidence. Hence, they lacked confidence to take up leadership positions in public activities” (Kumar, 2013, p. 75).*

Swain and Wallentin (2009), examining the link between SHG/microfinance and women’s empowerment in India, argue that women’s empowerment takes place when women challenge the existing norms and culture of society to improve their well-being effectively. They also emphasize that the nature and types of activities and the kind of programme that the women are exposed to, critically determines how empowering the impact of SHG is on women. Overall, there is mixed evidence of empowerment in Indian context (Kabeer, 2005; Swain and Wallentin, 2009; Lindberg et al. 2011; Kumar, 2013; Sivachithappa, 2013).

### **1.2.3 Women Empowerment – Measurement and Constructs**

Issues to consider while measuring women empowerment: the empowerment process (social, economic, political, psychological) is multidimensional, context specific and not directly observable (see Mahmud et al. 2012 for a discussion), which can only be approximated using proxies/indicators. Studies of the impact of micro-credit/SHG on women’s empowerment are mixed/inconclusive (See Rooyen et al. 2012 for a review). While measuring the impact of SHG on women’s empowerment, researchers need to take care of self-selection issues, as there is a concern that these schemes often attract women who are already active in public domain (Husain et al. 2012). There are also difficulties of isolating the impacts of micro-credit within complex interventions (Rooyen et al. 2012).

The following table (table-1.1) summarizes determinants, indicators and measures available in the extant literature on women empowerment



**Table 1.1- Summary of Determinants, Indicators and Measures of Women Empowerment**

Determinants	Indicators	Measures
Demographic status (age)	Managerial control over loans	Self-esteem: (based on survey) whether she thinks she should have a say in decision on: xyz; whether she thinks that domestic violence is justified when she does xyz
Economic status (Asset)	Accounting knowledge	
	Active use of loans	
Social status (education)	Women's role in household decision making	Decision making: whether she has a say in decision on: purchase of food, purchase of major household goods, purchase of small items of jewellery, course of action if child falls ill, disciplining the child, decision about children's education and type of school
Media exposure	Magnitude of women's economic contribution	
	Mobility in the public domain	
	Ability to make large and small purchases	
	Ownership of productive assets	
	Freedom from family domination	Mobility: whether she visited xyz in last X months. Xyz: the market, medical facility, the movies, friends outside the village
	Political awareness	
	Access to household income and male income	Control over resources: whether she has money she can spend as she wishes, whether she can set aside money for her own use
	Participation in male household decisions like purchase of land or productive assets	
<p><i>Source: Adapted from Deininger and Liu 2013; Hashemi et al. 1996; Jejeebhoy, 2002; Kabeer 1999; Mahmud et al. 2012</i></p>		



Participation in the microcredit program / SHG could have an impact on women's agency and household outcomes through the effect on women's perception and attitudes. Perception changes are indicated by the extent to which women experience an increase in self-worth and the extent to which there is a decline in acceptance of their lower status relative to men both in home and society (Mahmud et al. 2012). According to Basu and Koolwal (2005, cited in Mahmud et al. 2012), the self-esteem dimension of empowerment is the least observed and narrowly featured in research on empowerment. In the light of this gap the following research questions assumes significance.

### **1.3 Research Questions/Terms of Reference (TORs)**

1. Has the SHG movement helped build the "Social Capital" and networks hitherto unknown by these groups? Has it created awareness among its members about their rights ie. Right of inheritance, issues of ownership, right of education, land rights etc?
2. Has it enhanced the bargaining power of the community?
3. Has the SHGs induced mass based movement for societal causes and its betterment? How far SHG movement has helped changing outlook towards social issues like child marriage, dowry, violence against women, education to girl child, Literacy levels? Has it helped in changing social norms & customs?
4. What is the effect in terms of participation in social programmes, exchange of information, social leadership by SHG members? Has the level of political awareness among women, participation in local elections, presence of women in local governance, local political bodies gone up?

In the next chapter, we describe methodology used to answer these questions.

# CHAPTER 2: METHODOLOGY

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This study adopted the Q-squared research methodology (Lawson, Muwonge and Hulme, 2007). This methodology is appropriate not only for collecting quantitative information but also for capturing qualitative dimensions. The study used a combination of questionnaire survey, Focus Group Discussions (FGDs) and in-depth interviews.

## 2.1 Research Design

In the first stage an initial survey of the extant literature (reports, research articles and surveys) in the area of SHG was undertaken. This was followed by collation and synthesis of key themes and relevant parts were incorporated into the questionnaire.

In parallel, nodal agencies in Tamil Nadu – typically NGOs with access to SHGs – were identified and listed for soliciting cooperation to conduct the study. After the initial round of dialogue to ascertain the nodal agencies inclination to assist the study the following agencies were identified as suitable partners; Hand in Hand at Chennai and Integrated Village Development Project (IVDP) at Krishnagiri. In addition to inclination these agencies were also chosen because of their long experience in the SHG movement; availability of multi-tenured SHGs and their expansive geographical reach within Tamil Nadu. These agencies were then briefed on the nature of the project and types of assistance required – contact persons within the agencies, making available the SHG contacts database and facilitating contact with field level officers and workers.

## 2.2 Sample Selection

The initial discussions with the nodal agencies on the nature and scope of the projects resulted in identification of four districts for the conduct of the study. They were Tiruvallur, Kanchipuram, Krishnagiri and Dharmapuri. These districts are a fair representation with varying socio-economic levels in terms of income and literacy levels.

In addition, the sampling strategy was also influenced by the availability of different tenured SHGs and feedback from the nodal agencies. The following table (Table 2.1) depicts the number of SHG members chosen in each district. The survey was administered in these districts and the data was tabulated for further analysis.

**Table 2.1: Respondent Characteristics**

	Kanchipuram	Tiruvallur	Krishnagiri	Dharmapuri	Total
Age of SHGs					
2- 4 years	75	75	75	75	
More than 5 years	75	75	75	75	
Total	150	150	150	150	
Total number of SHG members surveyed					600

The demographic profile of respondents is summarized in the tables (2.2; 2.3 and 2.4) below.

**Table 2.2: Average age and family size of the SHG members**

	Mean	Maximum	Minimum
Age	36	64	19
Family Size	4.54	19	1

**Table 2.3: Membership in SHGs and MFIs**

	One	Two	Three
SHG	575	2	0
MFI	21	3	0

**Table 2.4: (Average) Education level of the SHG members**

Education	%
Below Primary	16.55
Secondary	28.39
Higher secondary	50.34
Professional	4.07

\*% not adding up to 100 due to non-availability/reporting of data by respondents

## 2.3 Design of Instruments

Preliminary field visits were made to meet some SHGs in the above districts. During these visits pilot focus group discussions (FGDs) were conducted with SHG members of these districts. Based on the inputs from FGDs and discussion with nodal agencies the initial draft of the questionnaire was updated. The instrument was translated into Tamil to facilitate easy administering. This questionnaire was then introduced to the field researchers for education and clarification. Using this questionnaire a pilot survey was conducted with a small group in the district of Kanchipuram. Data and feedback from this pilot was analysed to ensure robustness of the data collection instrument.

The final questionnaire had the following sections; demographics (name, age, SHG group etc.), socio-economic status of the household before joining SHGs and after, level of participation in household decision making, outlook and participation towards social issues, awareness of political rights and action in the politico-social spheres.

## **2.4 Qualitative Study – FGD And In-Depth Interviews**

In addition to the surveys 10 Focus Group Discussions (FGDs) were conducted. Each FGD had, on an average, 8 to 10 members and lasted close to 45 minutes. Broad questions on social and economic mobility, decision-making, individual empowerment and community activities of SHG members were posed to the group. The objective was to extract unique stories, case studies and anecdotes that would substantiate the survey findings. Further, in-depth interviews were also conducted with select office bearers of the 10 SHG groups to enrich the data with qualitative aspects and provide a more ‘complete’ picture of the issues probed. Similarly, the participants were also asked to draw the ‘ladder of life’ which clearly projected their perceptions about the economic conditions, expectations and aspirations of different strata of the society and their position in such a milieu (Refer Table 2.5 for an example of Ladder of Life)

**Table 2.5: Ladder of Life**

POOR HOUSEHOLDS	MIDDLE CLASS HOUSEHOLDS	WELL –OFF HOUSEHOLDS
<p>House : Thatched roof, mud floor, wood/kerosene stove, No toilet facilities, water for common pumps, Wage labourer in farms , construction</p> <p>Children in local government schools/drop out, illnesses treated in local PHC</p> <p>Daily wages- 200 -250 Rs/day for men, 100-150 Rs/day for women</p> <p>Monthly expenses- 5000 Rs</p> <p>Festivals -5000 Rs, Weddings- 1-2 lakhs</p>	<p>House : Asbestos / Tiles, floor-cement , Kerosene stoves, Water – pipe connections in the house, tubelights &amp; fans, TV , work-own small business, small land holdings, animal rearing, small businesses</p> <p>Children schooling in local private schools , Illnesses- local doctors and government hospitals</p> <p>Monthly earning- 10-15,000</p> <p>Weddings- over five lakhs Rs</p> <p>10000-12,000 Expenses – 75000-10,000</p> <p>Festivals- ,000- 10,000</p>	<p>House – Cement Roofing, Tiled flooring , Gas stoves, Tube lights, fans, computers, TV</p> <p>Large land holdings, government officers , Private businesses ,</p> <p>Children in English medium schools in nearby towns, Illnesses treated in private hospitals , Expenditure –Rs 10,000 per month</p> <p>Festivals- 7,000 to 10,000</p> <p>Weddings- 5-10 lakhs</p>

## 2.5 Report Structure

The findings of this study are organized in the following order

- 1) Social Capital and Economic Development

In this chapter, we address question “Has the SHG movement helped build the “Social Capital” and networks hitherto unknown by these groups?” (TOR-1)

## 2) Bargaining Power in the Community

In this chapter, we address the question “Has SHG movement enhanced the bargaining power of its members in their community?”(TOR-2)

## 3) Awareness about Rights, Outlook towards Social Issues and Collective Action

In this chapter, we address the following questions

“Has it created awareness among its members about their rights ie. Right of inheritance, issues of ownership, right of education, land rights etc?” (TOR-1)& “How far has SHG movement helped changing outlook towards social issues like child marriage, violence against women, and education of girl child, Literacy levels? Has it helped in changing social norms & customs?” (TOR-3) & Has the SHGs induced mass based movement for societal causes and its betterment? (TOR-3)

## 4) Political Awareness and Participation in local governance

In this chapter, we address the following questions ,”What is the effect in terms of participation in social programmes, exchange of information, social leadership by SHG members? Has the level of political awareness among women, participation in local elections, presence of women in local governance, local political bodies gone up?”(TOR-4).

# CHAPTER 3: SOCIAL CAPITAL AND ECONOMIC DEVELOPMENT

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## 3.1 SHG – Creation and Utilization of Social Capital and Networks

One of the key objectives of this study is to examine whether SHG movement has created and utilized social capital. Extant literature has defined Social Capital<sup>2</sup> as a multidimensional concept consisting of membership among various groups and networks, trust among members, awareness about their rights and responsibilities as community members through sharing of information, social inclusion by participation through decision making and access to services and involvement in collective action.

In the following sections, we present our findings that show how SHG membership has increased membership in various networks, increased strength of relationships as measured by trust, and use of these networks to increase economic development and as sources of emotional support.

## 3.2 Increased Networks

SHG meetings provided members the opportunity to meet different kinds of people (98.2%) and increasing friends' circle (97.5%). Their social networks have expanded from their close relatives and neighbours to other members with whom they share close bonds. They seek support from these members in times of trouble. Many of our respondents claimed that attending SHG membership has provided them ample opportunities to meet and interact with bank officials for the first time in their lives. It has

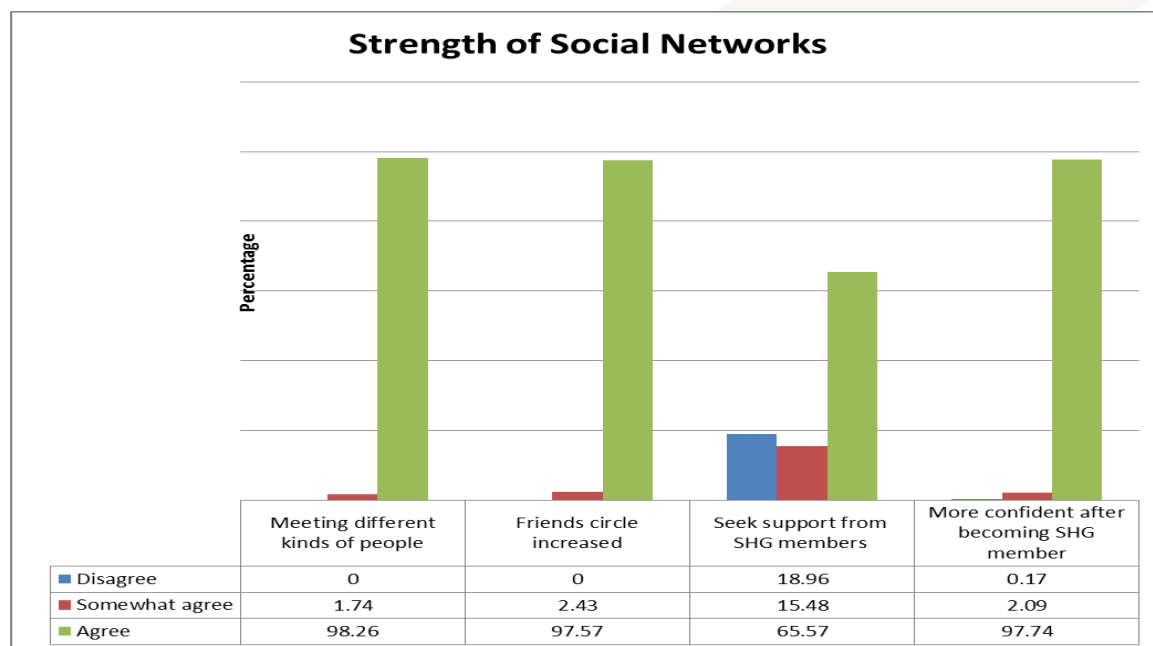
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<sup>2</sup><http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTSOCIALDEVELOPMENT/EXTTSOCIALCAPITAL/0,,contentMDK:20305939~menuPK:994404~pagePK:148956~piPK:216618~theSitePK:401015,00.html>



raised their self confidence in meeting higher officials including government officials.  
 (Refer Figure 3.1)

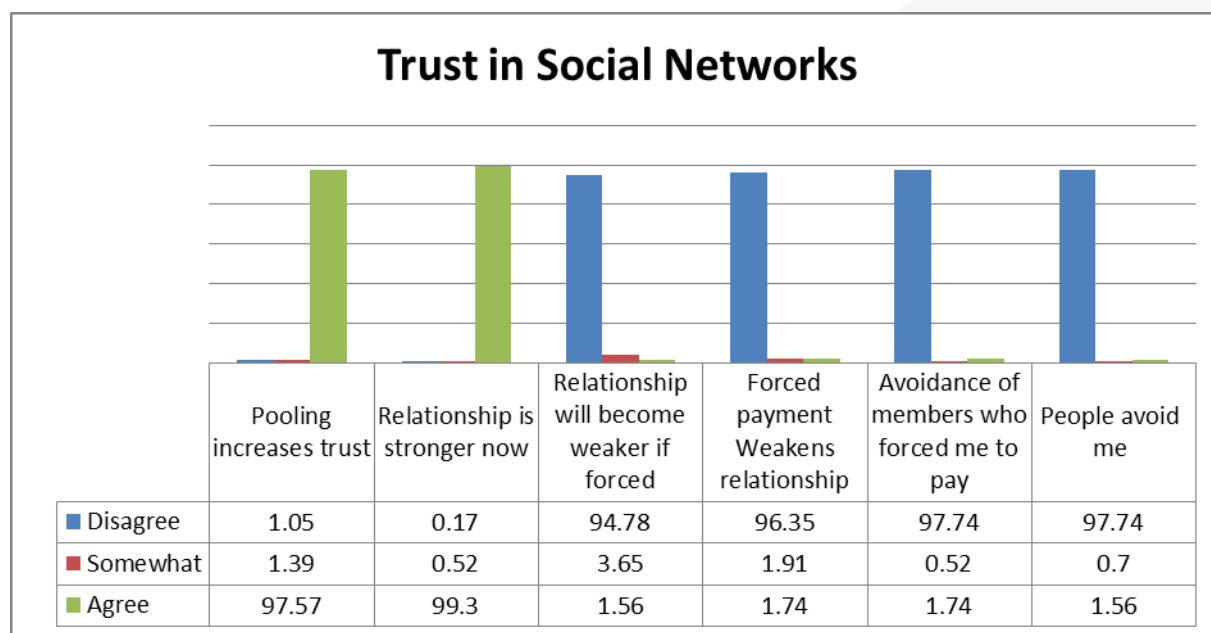
**Figure 3.1 : Enhanced Social Networks**



### 3.3 Trust Among Members

The SHGs, as the data suggests, have played a very important role in enhancing social networks and in building trusts among the members of the group. More than 97% of SHG members believe that the act of pooling savings together has resulted in increased trust among members. Almost 96% of them see the management of their savings through this collective mechanism has resulted in a sense of strong ownership of SHGs. (Refer Figure 3.2)

**Figure 3.2: Trust In Social Networks**



However, there is an inherent risk in collective responsibility for repayments as members have to ensure no default in payments. The bonds have been so strengthened that not many feel it could be broken because of issues related to timely repayment. For example, close to 94% of the women feel that their relationships with SHG members who have failed to pay on time will not weaken if they force the defaulter to pay on time. In FGDs many individual members indicated that payment of dues is often their top priority. Other groups also mentioned that they do extend a helping hand to a person who, due to very unavoidable reasons, fails to pay.

*“When a person has genuine difficulty in paying up, we pool our money to pay on behalf of that person. She will somehow manage to repay it. Rarely do we have issues of default.”*

*“I will do whatever it takes to pay the money, even if it means I have to borrow. I do not want to lose the trust of my group members.”*

*“A group member did not pay and we were told she had gone away to a nearby town. We inquired with her neighbours, got the address and decided to go as a group and confront her. When we had gone to the town to meet her, she had come to the village to pay her dues. We rarely have defaulters, only occasional delays due to personal problems. In such times, we help each other out.”*

*Excerpts from FGDs*

The strength of bonding can also be established in the observation that 97% of the SHG members say that they would not avoid members who have, on occasions, forced them to pay their respective dues. The occasional defaulters also understand the group’s motive in forcing them to pay.

#### **Key Findings**

SHGs have increased social networks and levels of trust – a critical component of social capital -- among individual members. The bonds thus formed remain intact even under adverse circumstances like forced repayment of dues. SHGs have also expanded networks of individual members to encompass stakeholders – other members of SHGs, bank officials, Government officials.

The impact of enhanced networks and strengthened networks are manifold. We shall describe these impacts in detail across the various chapters. In the following section, we discuss how these networks are being leveraged to enhance economic development.

### 3.4 SHGs – Leveraging Social Capital for Economic Development

The findings quite clearly indicate that in Tamil Nadu the SHG movement has created economic mobility for different layers of society. When asked about their perceptions of economic well-being before and after joining SHGs most of the respondents quite clearly point out the improvement that SHGs have brought in to their livelihoods.

They now had access to loans at affordable rates to enhance their existing livelihood options or start a small venture afresh. These ranged from dairy cattle to snack shops to video gaming parlours.

*Earlier we were poor, our families lacked even basic facilities. Today, our lives have improved. Our overall income levels have gone up.*

*After my membership with this SHG I do see very perceptible difference in my family's economic status*

*Earlier, before joining SHGs, we had been worried about how we would meet expenses related to family issues. But the SHGs have given us some strength.*

*Excerpts from FGDs*

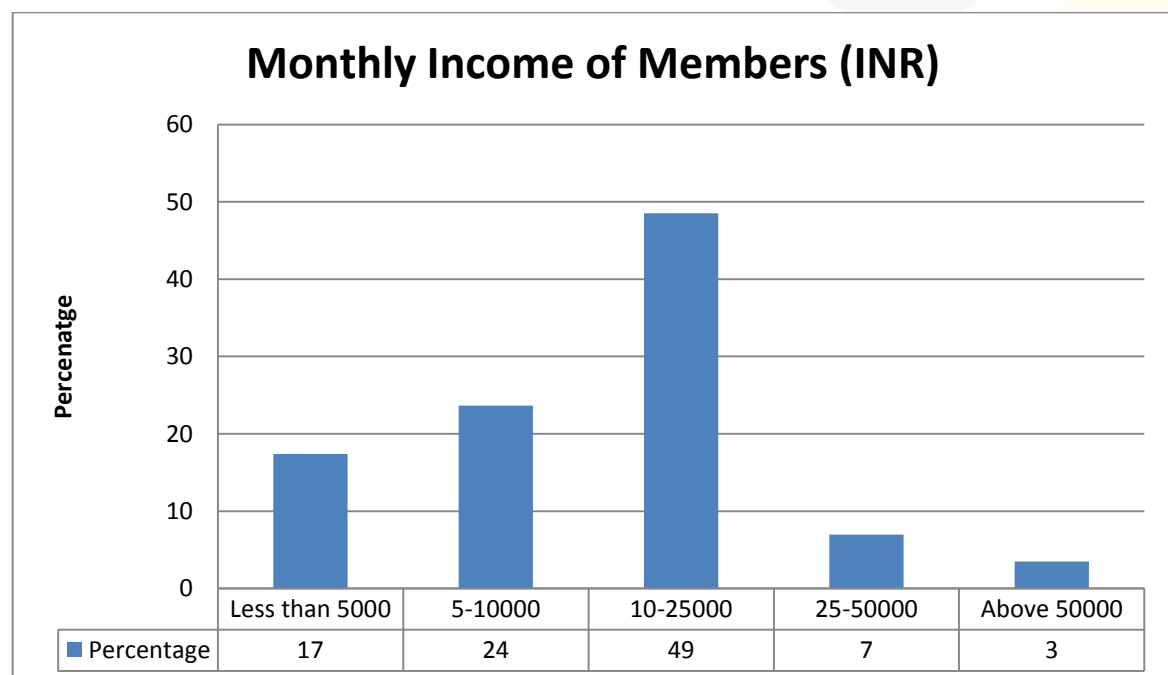
When we carried out the ladder of life exercise as part of FGDs and interviews, every group mentioned that their economic well-being has improved substantially after they became members of SHG groups. A typical example is presented as a case study of Sumathy (Annexure- Case study-1). Starting her married life as a housewife with no income of her own, she now runs a flourishing business, thanks to the confidence, training and credit given to her as SHG member.

The real income levels as presented in table (3.1) shows that most members have an average monthly earning over three thousand rupees from primary and secondary occupations.

**Table 3.1: Average Monthly Income (INR) of Members and Household of Members**

	Mean	Standard Deviation	Maximum	Minimum
Member	3783.608	4183.27	35000	0
Household	18270.19	12240.82	100400	1000

**Figure3.3: Monthly Income of members**



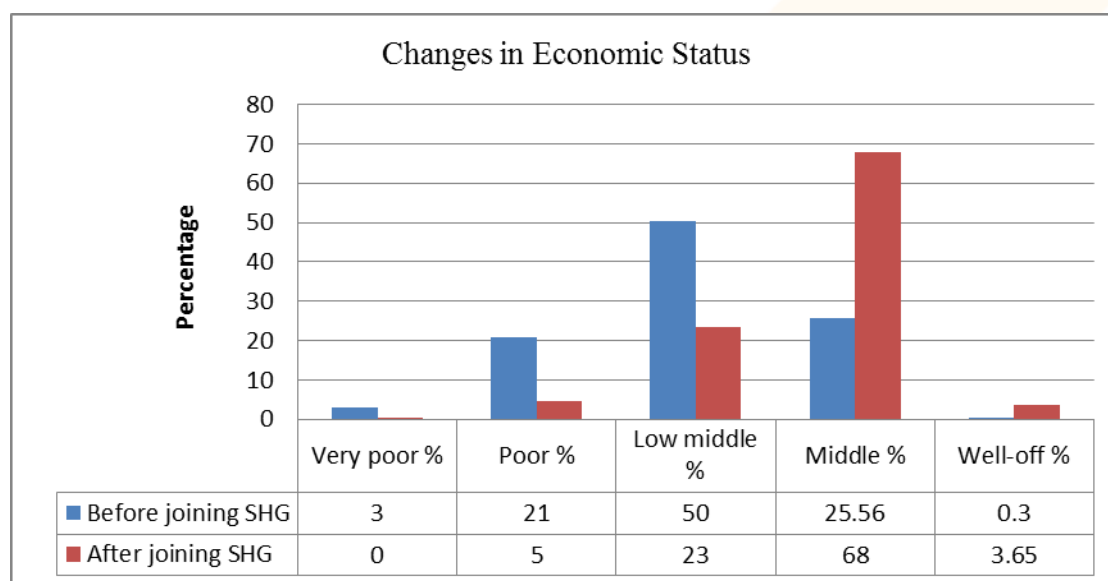
Paired t-test carried out to verify these claims show statistically significant improvement in economic status of respondents after they became members of SHGs (Table-3.3).

**Table- 3.2: Economic Status –Before and After SHG membership**

	Mean	Standard deviation	No of observations	t-value
After	3.70	0.62	575	
Before	3.00	0.77	575	
Difference	0.70	0.65	575	25.90***

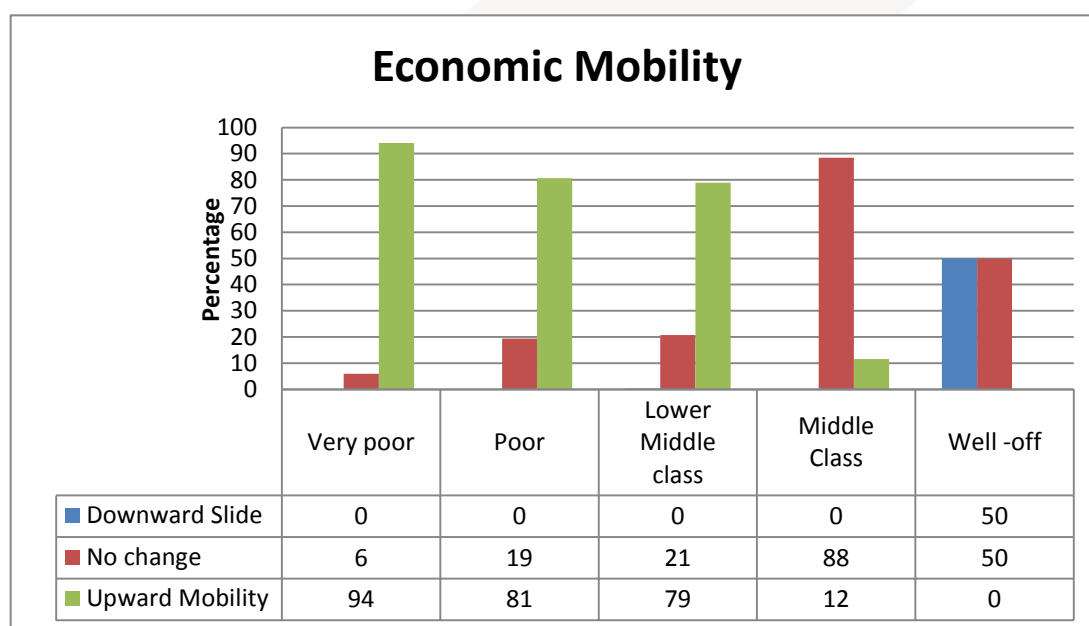
On further analyses, it is seen that the upward movement has happened from poor and lower middle class to higher economic rungs. There is a discernible decrease in percentages of Very poor, poor households and Low middle class households while there is a marked increase in Middle class and well-off households.

**Figure 3.4: Change in Economic Status across Classes**



Close to 60% of the sample in Tamil Nadu perceived themselves as ‘poor’ or ‘low-middle’ category before becoming members of SHGs. However, membership of SHGs has given them an economic boost with close to 95% of this segment reporting a movement forward. For example out of 119 respondents, who perceived themselves as ‘poor before’, 68 of them see their families’ economic condition as ‘low middle’ while 27 of them place their families in the category of ‘middle’ (Figure 3.5).

**Figure 3.5: Economic Mobility Across Classes**



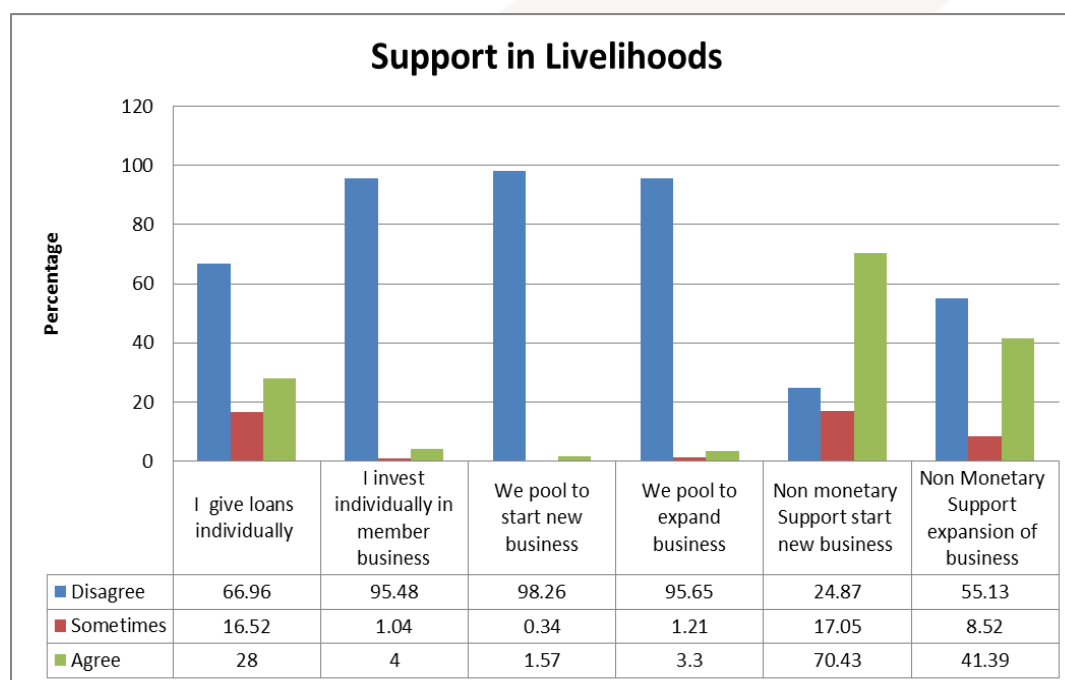
It is evident from the above figures (3.4 and 3.5), 62% of our respondents have indicated perceptible improvement in their economic status. The highest percentage of improvement has been seen among very poor, followed by poor and lower middle class families. Anecdotal evidence also indicated that downward mobility happened due to major illnesses and or death of the primary bread winner sending the family into lower economic strata. The data points (only two respondents) were statistically not significant to draw generalizable conclusions.

### 3.5 Leveraging Social Capital for business ventures

Though SHG movement and resultant social capital have provided economic mobility for larger sections of the people data also indicates that it has not been tapped to its potential. Creation of a joint enterprise by pooling together savings of the group has the potential to

bring about economic and by association significant social change for SHG members. However, almost 99% of the SHG members have not pooled their savings and loans to start new businesses and over 95% have not pooled loans to expand the existing business. It appears from the data that such ideas or helping each other to initiate new businesses is yet to take roots in most of the SHGs. (Refer Figure 3.6)

**Figure 3.6: Group Members support for New Businesses/Expansion**



#### Key Findings

SHG membership has provided confidence, credit and training needed to enhance earnings of its members. The members perceive as significant upward mobility in their economic status after becoming SHG members. More importantly, higher proportion of the very poor, poor and lower middle class report economic improvement in comparison to middle class and well-off.

However, very few are willing to pool their resources to set up a business together. While they are willing to loan their group savings for business ventures, they are averse to work together, even if they doing similar businesses.

We did come across an example of members of a group pooling their loans to set up a vegetable shop. They are co-owners of the new business venture, manage the shop with



the help of a person experienced in purchase of vegetables and its retail and share the profits.

Chitra and her friends Kumari, Saraswathi, Muniamma, Lalli, belonging to Star SHG decided to get together to start a vegetable shop in their locality, Poonathamalee, which is in the outskirts of Chennai. They invested Rs 10,000 per person to start the venture. The shed construction costed them one time investment of Rs30,000 and the rent for the land, Rs5000/month. On an average, they purchase vegetables worth Rs10,000 per day and their sales is Rs 15-16,000 per day. On Sundays, they procure materials worth Rs25,000 and on festival days such as Diwali or Pongal, they buy materials worth 25-50,000. The expenses include loading expenses from Mandi of Rs500 per load and transport expenses of Rs3000 per trip. They have collaborated with a person who has prior experience in vegetable retailing. He takes 30% of profits for his efforts and the rest is shared among the members. He is responsible for procurement and sales. The women take turns in supervising the shop and in sales. They are very happy with the progress of their business. They mentioned the choice of business, trust among each other and support of the family as the primary reason for the success of their joint venture.

We also met respondents where a member has given employment to her fellow members in a her printing press and tailoring businesses ( Annexure Case-2 , Sathya)

Interestingly, 28% of our respondents are willing to give loans to members on an individual basis and over 70% offer non – monetary support and advice to start a new business. The groups seem to have a risk aversion towards investing the pooled savings of the members. Their approach seems to be that of a conservative guardian of the savings by avoiding any usage of the resources other than for loans for individual consumption. Instead of risking pooled group money on new ventures, individual members with risk taking aptitude, loan money for new ventures. Only a small minority (4%) are willing to infuse amount as capital in new ventures or in business expansion.

### 3.6 Summary

SHG membership has created social capital as is evident from the high levels of trust that SHG members have among themselves. Data also indicates that this bond is strong enough to withstand pressures that arise out of default related issues. SHGs have also introduced diversity in the types of relationships and networks have been expanded to include members from various communities, members of NGOs, bank and government officials. The social capital this generated has resulted in enhanced economic development of its members. Average income of a household is around Rs. 18000 Per month. Members also perceive their economic status has significantly improved after becoming members of SHG movement. While they are willing to give loans on a personal capacity to each other and even offer non-monetary help for other members on enterprise related issues the SHG members' inclination to cooperate and establish a joint business initiative is low.

# CHAPTER 4: BARGAINING POWER AND RESPECT AT HOUSEHOLD AND COMMUNITY LEVEL

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Based on our pilot studies, we had proposed that the dimensions of bargaining power of SHG member needs to be studied at two levels that women inhabit; family member; as a member of the community. In this chapter, we present our findings relating to bargaining power SHG members have in decision making in their household and their ability have their voices heard in their community.

## 4.1 Bargaining power in household

The strength of bargaining power within the family can be ascertained by the observation that 90.24% of women completely agree with the statement that their family includes them in important decisions after they became members of SHGs.

While some participants shared the initial difficulties they faced when they wanted to enrol as members of SHGs, they claimed that they have the support of their family in participating in SHG movement today.

*“My mother in-law was against my decision to join SHG movement. She questioned me the need to do so stating “The funds are managed as common property of the household. The money you bring in will be used by the family. How will you repay every week as you have no source of income?” I convinced her saying that I will set aside part of my daily wages to repay. After initial hesitation, my husband agreed and I have managed to repay several loan cycles. I have full support of the family in attending meetings, going for trainings.”*

*Excerpts from FGDs*

Another respondent claimed that “initially my family objected to my membership”

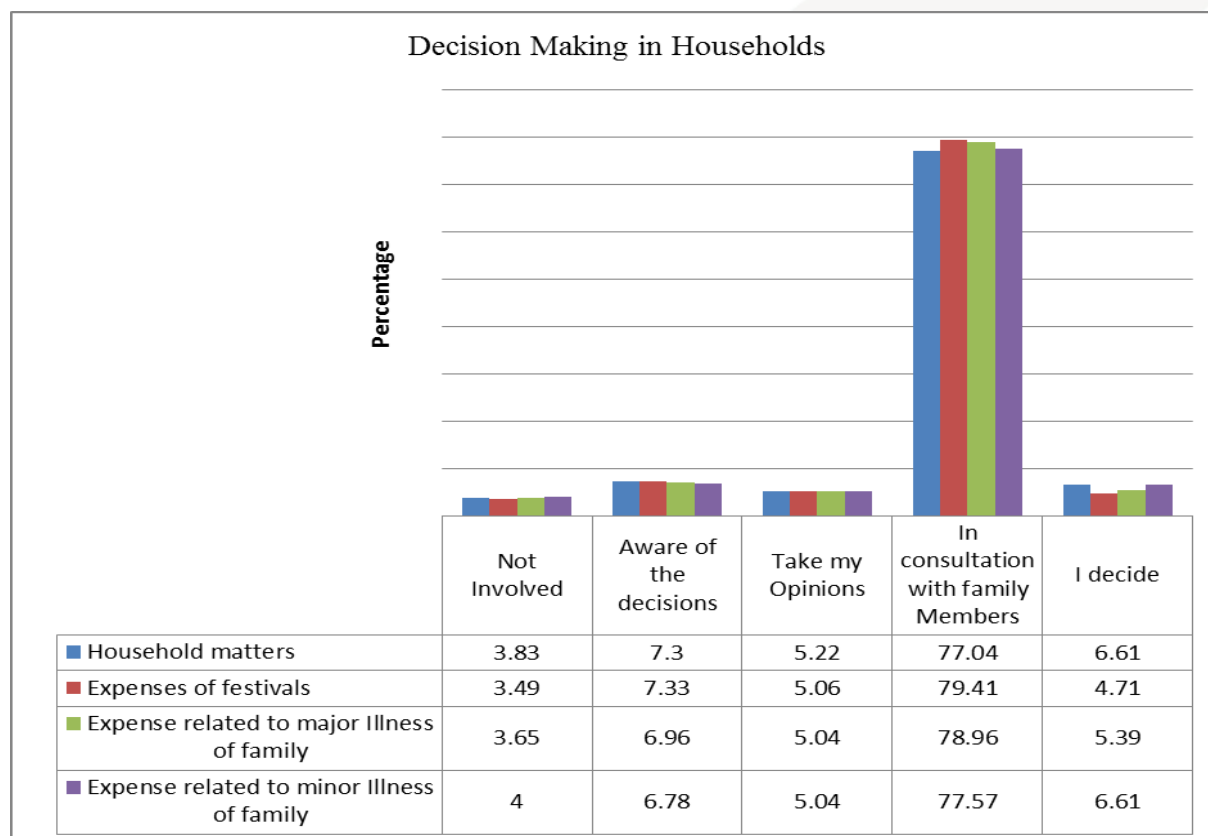
Others, particularly the younger women, claimed that their families have always been supportive of their participation in SHG movement. The initial misgivings and reservations about “what will people think about our family, if you attend meetings and borrow money from SHG” has been completely altered as is evidenced from our survey results.

To further assess the bargaining power the survey assessed the role women SHG members’ play in different facets of decision making. Five aspects were identified as critical areas of household decisions and suitable questions were posed under these aspects; routine household matters, education and career related decisions, livelihoods related decisions and marriage related decisions. The following sections elaborate on each of these aspects.

#### ***4.1.1. Routine Household Decisions***

The questions under this category focused on what role women play when it comes to decisions related to routine expenses, expenses for festivals, family functions, gifts and major and minor illnesses. Most women we met as part of FGDs managed most of the routine family matters. Expenses related to purchase of grocery and food materials, routine educational expenses including payment of fees, managing minor illnesses, planning for and executing celebration of festivals fell within the ambit of women. Survey results supported the findings showing that while a small percentage of SHG members (6.6%) take decisions themselves almost 80% of women take decisions in consultation with family members. The findings also indicate that a very small segment of the population (3.83%) feel that they are never consulted in routine household decisions. The results are represented graphically in the. Figure 4.1

**Figure 4.1: Decision Making in Households**

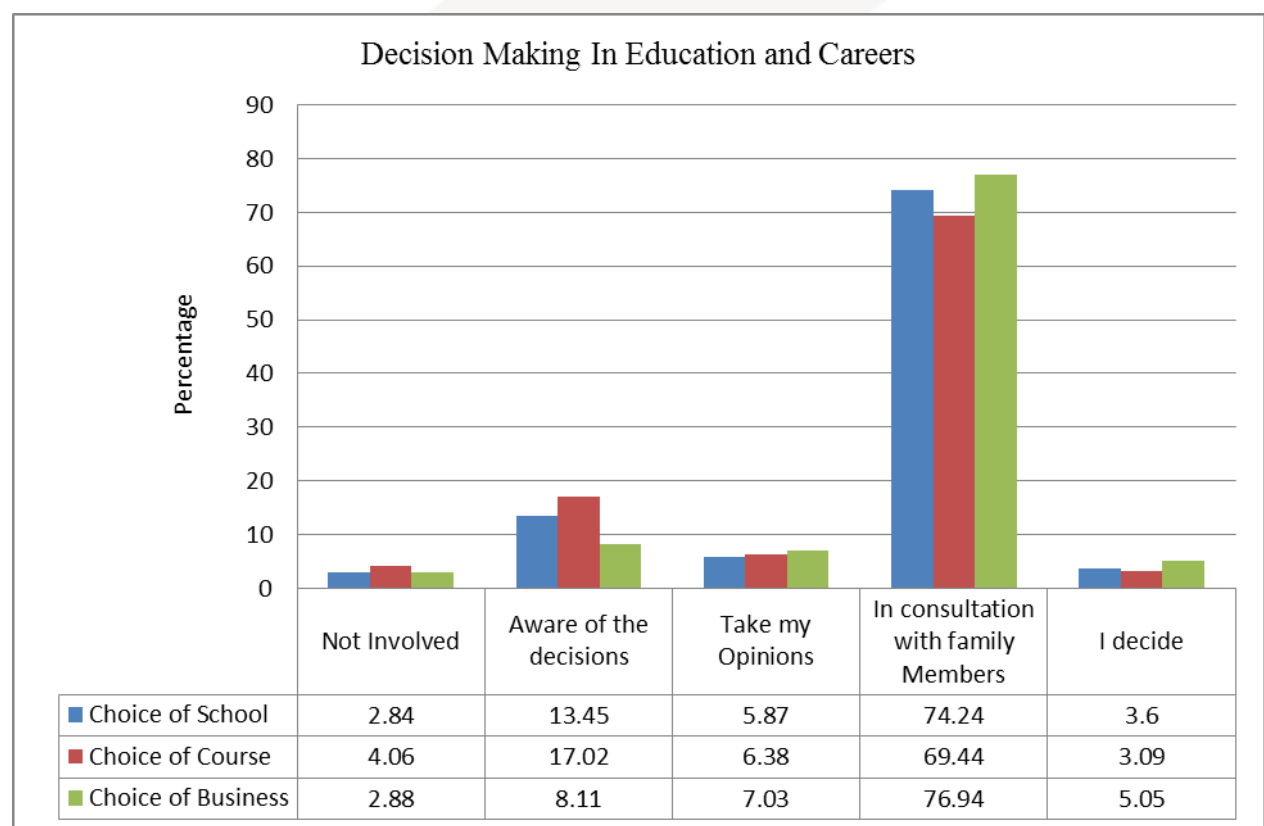


#### ***4.12. Education and career related decisions***

Decisions on the choice of courses or educational institutions are another aspect of household decision making. In the survey women SHG members were asked about their role in such decisions. Analysis of data indicates that 74% and 69% of the respondents decide in consultation with their family members on the choice of educational institution and courses respectively. It is important to note that close to 25% of the respondents indicate that while they are aware of the decisions made it is the family members (mainly Husband) who take the decisions on education related issues. Similarly, close to 84% of the respondents felt that decisions on career choices of their children were taken by them or taken by them in consultation with others in the family. (Refer Figure 4.2) During our interviews, the older women expressed their lack of awareness and low literacy levels as

reason for relatively lower participation in choice of courses. However, the younger women were very engaged in the decision making process and took efforts to find out about various educational opportunities and scope for employment. During the field work, several of them were keen to inquire about various courses that our institution offers and employment opportunities for various courses that they wanted their children to pursue.

**Figure 4.2: Decision Making: Education and Career**

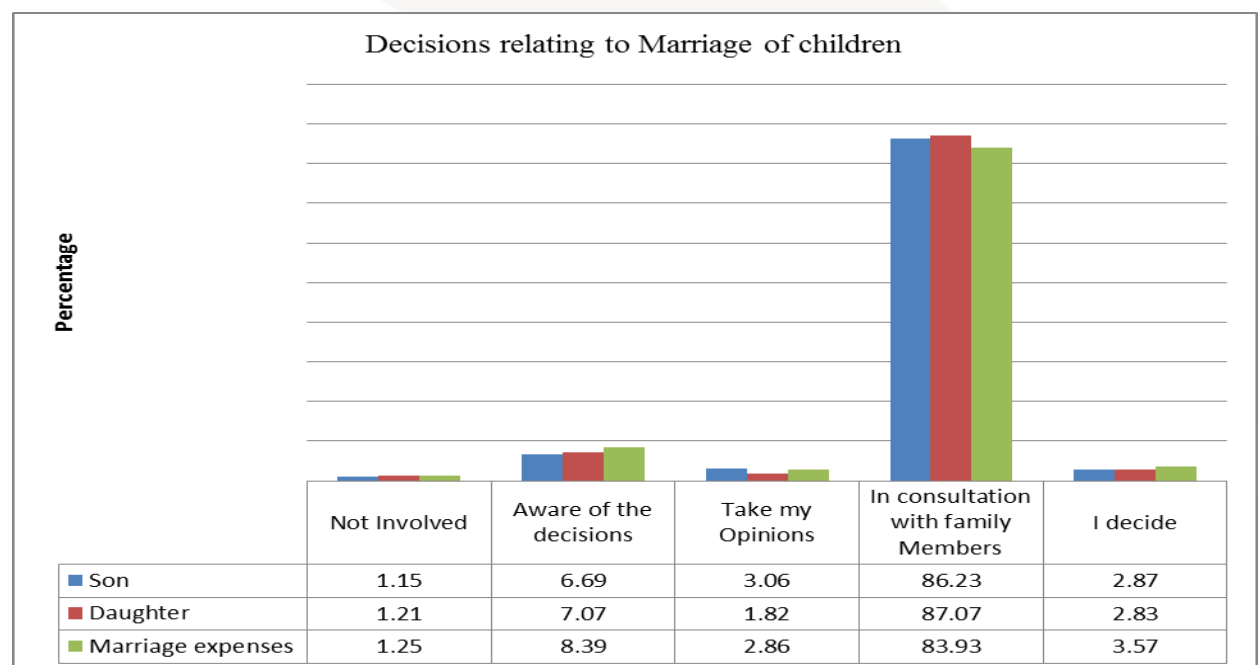


#### ***4.1.3 Marriage related decisions***

Marriage related decisions are considered as a critical aspect of household decision making process. The study quite clearly points out that significant percentage of women have made decisions on their own when it comes to marriage for their selves, sons and daughters. For example, in the survey 87.07% of the respondents reported that when it came to the marriage of their daughters they did take the decision in consultation with family members. It is also interesting to note among all the decision choices very few numbers (only 2%) take decisions independently (without consulting others) when it

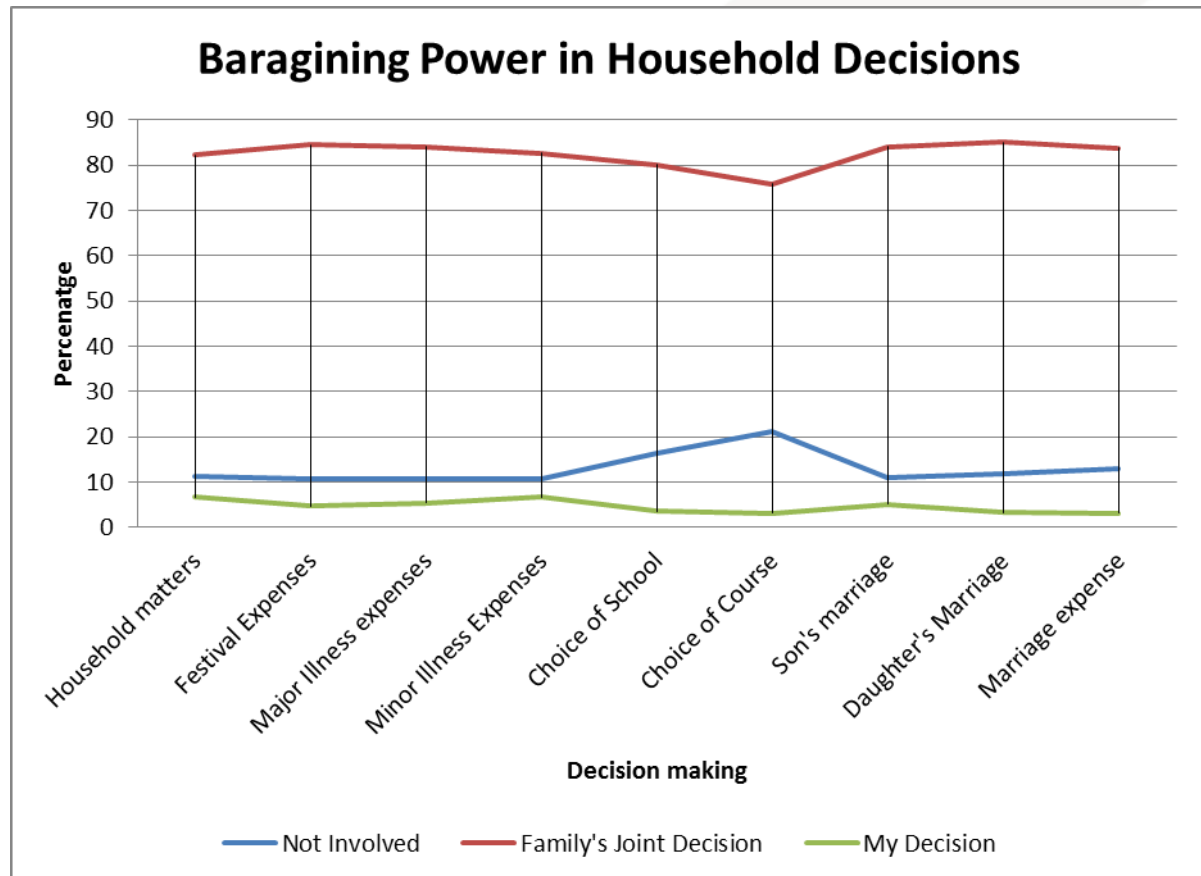
comes to marriage related issues (Refer Figure 4.3). They spoke about marriage expenses and planning for the marriage expenses of their daughters. As shown on the economic map, each economic stratum had a ballpark figure of how much a marriage will cost. Spending on marriages was seen as common usage of SHG loans. Several spoke about chits as a way to save for these wedding related expenses. Most of our respondents felt it was their duty as responsible mothers to arrange the marriage of their children and to save toward the same.

**Figure 4.3: Decision Making : Marriage of Children**



#### 4.1.4 Decision making in households –Summary

**Figure 4.4: Decision Making In Household- Summary**



The graph (Figure 4.4) above depicts the active participation of women in all aspects of household decision making. Over 70% of all decisions in the family are taken by women in joint consultation with their family members. In marriage related decisions, their role is over 80%. While, in the survey we have differentiated between rating 4 denoting I take decisions in consultation with family and rating 5 as I take decisions myself, it emerged strongly from the FGDs, women felt they wanted decision making as a consultative process. “I take decisions in consultation with my family” was perceived as a more desirable state than “I take decision myself.” Our respondents strongly felt they should involve their children in decision making particularly in those decisions relating to their education, career and marriages. With respect to household expenses, they felt the need to consult their spouses before deciding. Some respondents also mentioned that only “rude

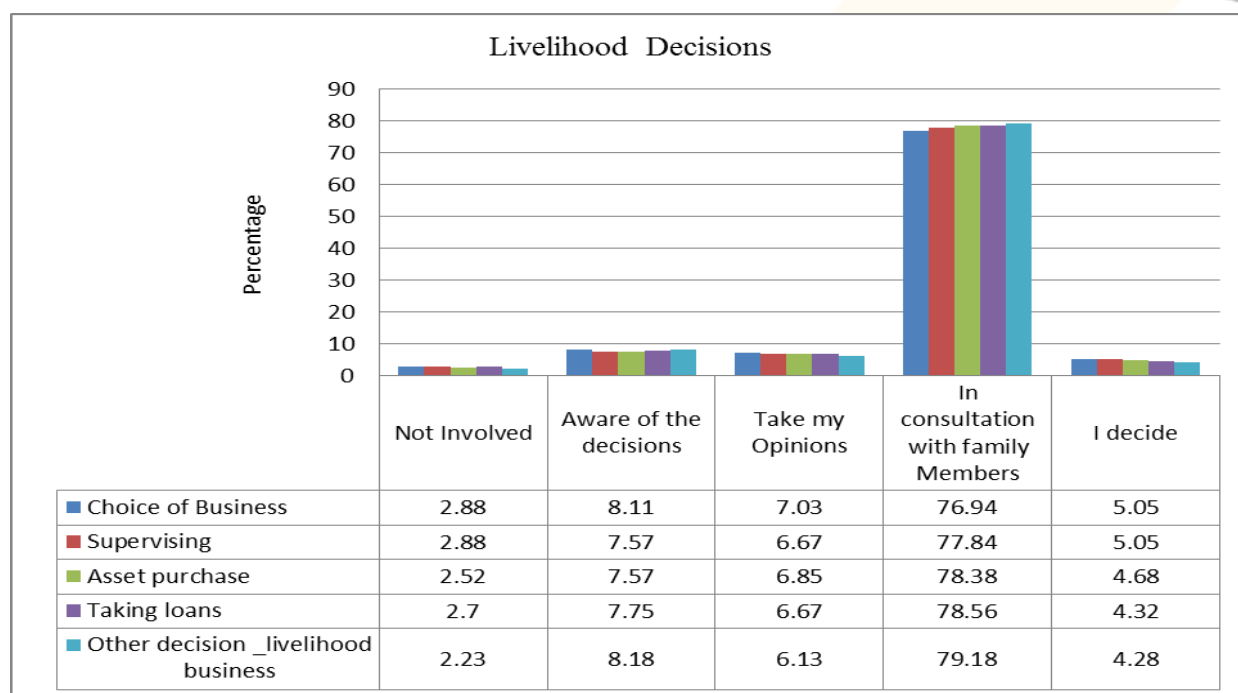


or arrogant women “take all decisions independently and such an attitude will affect family harmony. For them the highest state of empowered decision making was a participatory process of being involved and consulted before decisions were taken. The strength of bargaining power within the family can also be ascertained by the observation that 90.24% of women completely agree with the statement that their family includes them in important decisions after they became members of SHGs.

#### 4.1.4 Livelihoods related decisions

In line with other household decisions, decisions relating to livelihoods show a similar trend. Choice of business activity to venture, supervision of the businesses, purchase of assets to run the business and taking loans for the business are taken in consultation with family members. More than 80% of women SHG members indicated that they played an important role in making decisions on livelihoods related decisions (Refer Testimonials, p. 83.) For example, 83% of respondents observed that decisions on taking loans for the business were taken by them after consultation with family members. Similarly, 82% of the respondents decided on the choice of business (Refer Figure 4.5).

**Figure 4.5: Livelihood Decisions**



During our interactions, it was evident that some women (around 10%) played only a minor role in decision making the family's income generating activities. They continue to be involved in their traditional household duties and occupations. These families used the women as a proxy source to obtain loans from SHGs. Some of these respondents were from higher economic categories that used SHG loans as cheap source of funds for their family businesses or for retiring higher interest bearing loans.

Another interesting observation emerged from our FGDs. Many of the respondents have attended livelihood trainings including tailoring, bead and jewellery making, candle making and so on. Barring some exceptions such as tailoring beautician courses, we did not find overwhelming evidence where these women used the livelihoods training to establish new businesses. One of our respondents mentioned that "I tried candle making but gave it up. When we try selling it to shopkeepers, they do not offer us good prices, they rejected many pieces and finally I had to incur losses. We do not know how to do marketing of these products." These sentiments were repeated several times over. However, many women have bought their own tailoring machines and have taken up job work and are successful. Another successful example was a group of young women who have set up a vegetable shop in their town by pooling resources. It is evident from the survey data and our interviews, livelihood decisions involve several risks and the women are wary of venturing to new businesses without the support of their families. Most of them are happy to take a joint decision with their families in expanding their current business (including cement slabs manufacturing, medical shops, bakery to name a few) or enter into businesses where there was skill-set already available in the family (such as video game parlour, run by the spouse).

#### **KEY FINDINGS**

Bargaining power of respondents have enhanced significantly in households after they became members of SHG.

Overall, in all decisions related to households are taken in joint consultation with the SHG members. The members prefer joint consultative mode of decision making to independent decision making.

## 4.2. Bargaining Power In The Community

An important effect of SHG membership is the increased awareness and participation in community activities as citizens. With increased participation in public life, the community accords them greater respect and recognition after they became members.

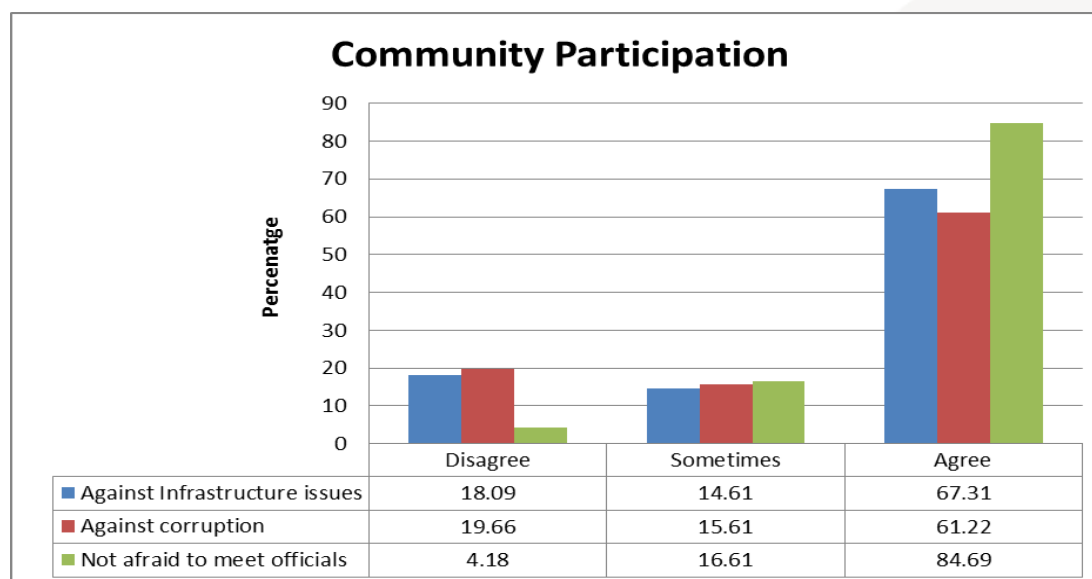
Over 60% of our respondents claimed that community listens to them when they complain about poor infrastructure such as lack of adequate water facilities, overflowing sewage and or about corrupt officials. More importantly, over 80% were no longer hesitant to meet the officials and demand their rights (Refer Testimonials, p. 83).

Many women said “We meet the Thalaiver (Panchayat Head) whenever there is a problem. Earlier, we rarely went out alone. We did not know how to talk to officers, how to interact with them. Because of our SHGs and going to banks, we are no longer afraid to go out or to meet important people.”

A shining example was given by an SHG group who fought against alcoholism in the community. In Dharmapuri district, a liquor shop is located in a busy pathway frequented by school girls and young women. Hence, women in the neighbourhood collectively approached the District collector petitioning him to shut down a government run liquor shop (TASMAC) in their village. The Collector has promised them to do the needful once the contract period is over. The women claimed their participation in SHG meetings gave them the courage to meet the government officials and express their requests.

Another group spoke about demanding for infrastructural facilities –“ Earlier we faced acute drinking water shortage, we met the collector and other officials and got it solved. Then we got roads to our village. Now, we are asking for trucks to remove garbage regularly from our villages.”

**Figure 4.6 :Perceptions about Participation In Community Issues**



An example of demanding their rightful wages against corrupt officials was narrated by a respondent (Case study-3). When the respondent and her cohort of workers were not paid their wages after working in the allotted NREGA scheme, Ms Malarvilee decided to meet the Block Development Officer and then the Collector. She claims her participation in SHG meetings has given her the courage to take on redtapism and corrupt officials in the system.

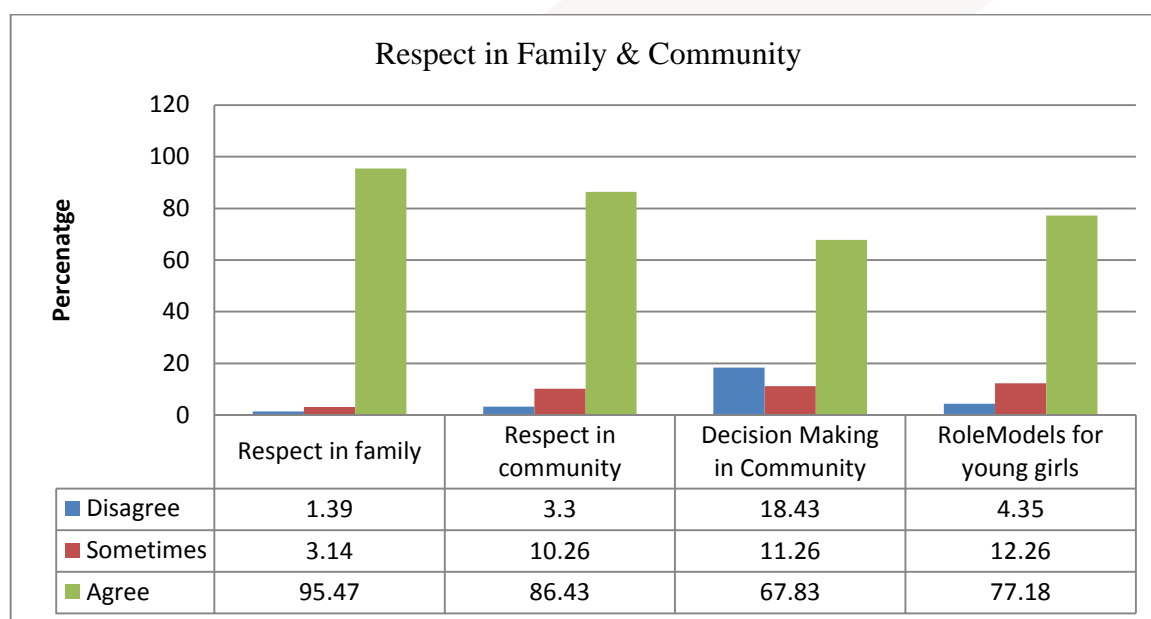
Another respondent narrated (Case study5) her experience in demanding regular drinking water facilities. The women of the neighbourhood have petitioned their ward councillor and have raised the issue in several occasions. Their voices have been heard and the officials are working to ensure regular water supply.

Many respondents do not want to take an activist role in fighting for the issues. They are worried that their families may not support them claiming “why do you want to get involved in such matters. Mind your business and keep quiet.”. However, they are willing to support the more vociferous leaders so that the community as a whole listen to them, thereby showcasing their collective bargaining power in the community.

### 4.3 Respect in Family and Community

SHG members quite clearly suggested that they were more respected now both in their families and in their communities.

**Figure 4.7: Respect in Family and Community**



The strength of bargaining power within the family can be ascertained by the observation that 90.24% of women completely agree with the statement that their family includes them in important decisions after they became members of SHGs. The membership in SHGs has also given them visibility so much so that nearly 65% of women feel that young women/girls in their village look up to them as role models (Refer Figure 4.7). The SHG members are aware of some of the social evils and quite strongly voice their views in respective households. However, moving beyond the neighbourhood to the community there is evidence to indicate the emergence of women SHG groups as a critical agent of change. More than 67% of SHG members believe that concerned officials listen to them (rather than dismissing them casually) when they voice their opinions on rural infrastructure facilities. Close to 68% of the women say that they participate more, in comparison to the past, in community activities today. The net result of such endeavours has resulted in a perception that the community treats them now with

a lot more respect and most of them feel (68%) that the community involves them in decision making on village matters much more than it was before.

### **Key Findings**

Women's collective bargaining power has increased and they are respected in the society. They are not afraid to meet officials to seek improvement in infrastructure facilities and to take on corruption.

While not many women take active role, they are wholeheartedly supportive of SHG members who do so.

## **4.4 Summary**

The bargaining power of the SHG members was assessed at two levels; household and community. Overall, the bargaining power of the women SHG members has gone up. It is evident at the household level where more women report that the decision-making is more consultative today. The key insight from this chapter is that women prefer a consultative decision-making process rather than an unilateral process. Individual decision making by women – a Western ideal or component of women empowerment – is not considered as ideal by the respondents from this state.

The women SHG members' respect, as perceived by them, has gone up in the community. Women report that they do talk to officials regarding various issues related to the village. However, any active or activist role is often constrained by (and as elaborated in the next chapter) by family and other issues.

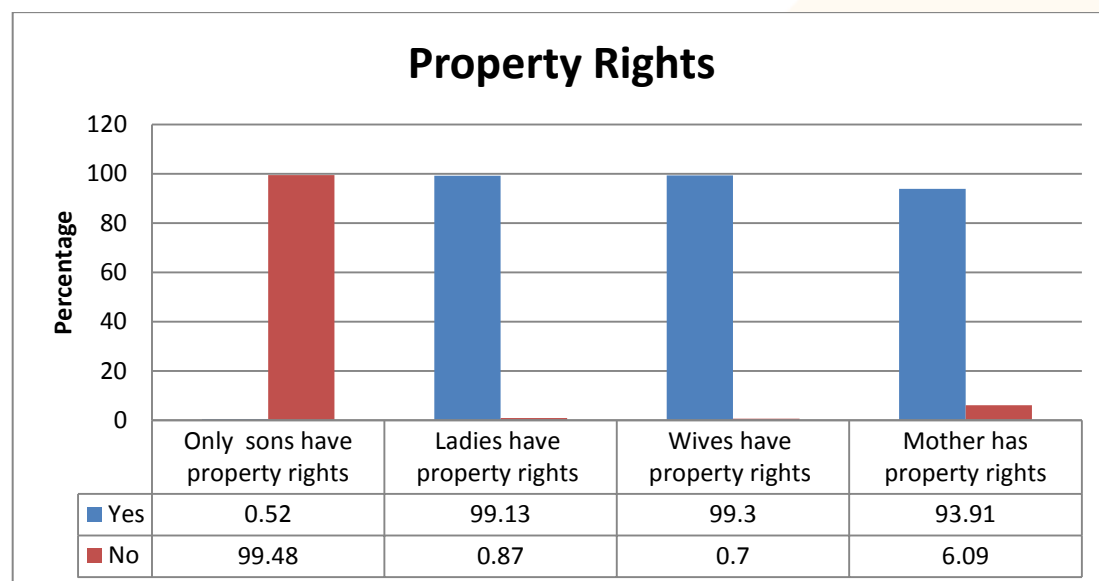
# CHAPTER 5: AWARENESS OF RIGHTS, OUTLOOK AND ACTION AGAINST SOCIAL ISSUES

This chapter provides findings related to SHG members' awareness about their rights related to property, education and awareness of key government schemes. The section is followed by a discussion on how SHG members perceive important social issues or evils and their efforts at initiating actions against it.

## 5.1 Awareness of Rights

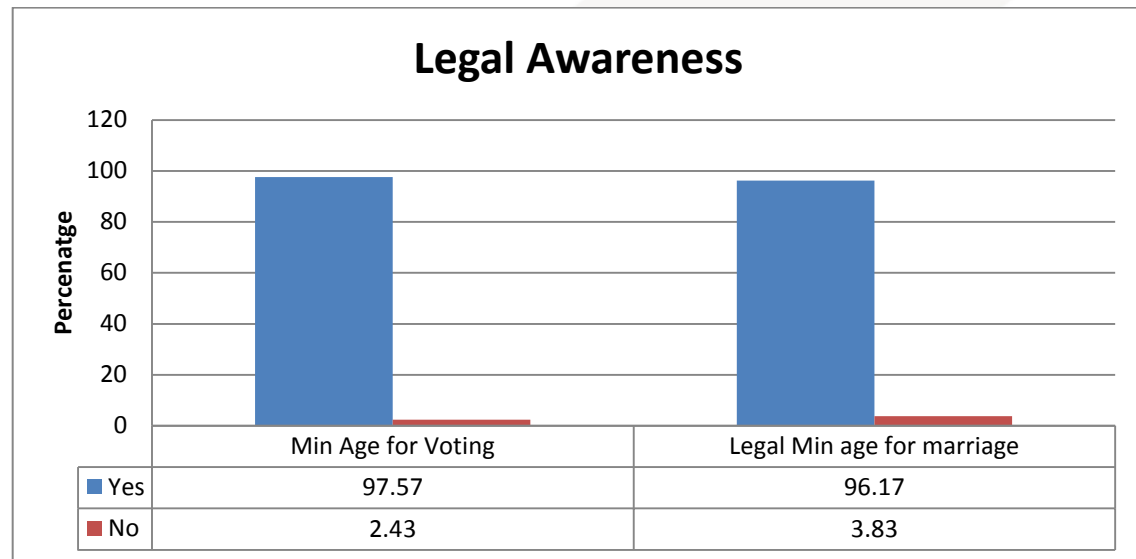
General awareness about property rights of as woman, daughter and wife is very high (Refer Figures 5.1, 5.2 & 5.3). However, a small percentage (6%) was not aware of the property right of mother on her deceased son's property. However many pointed out "Women have equal share of our father's property – but our families are very poor and have no property to give us."

**Figure 5.1: Property Rights**



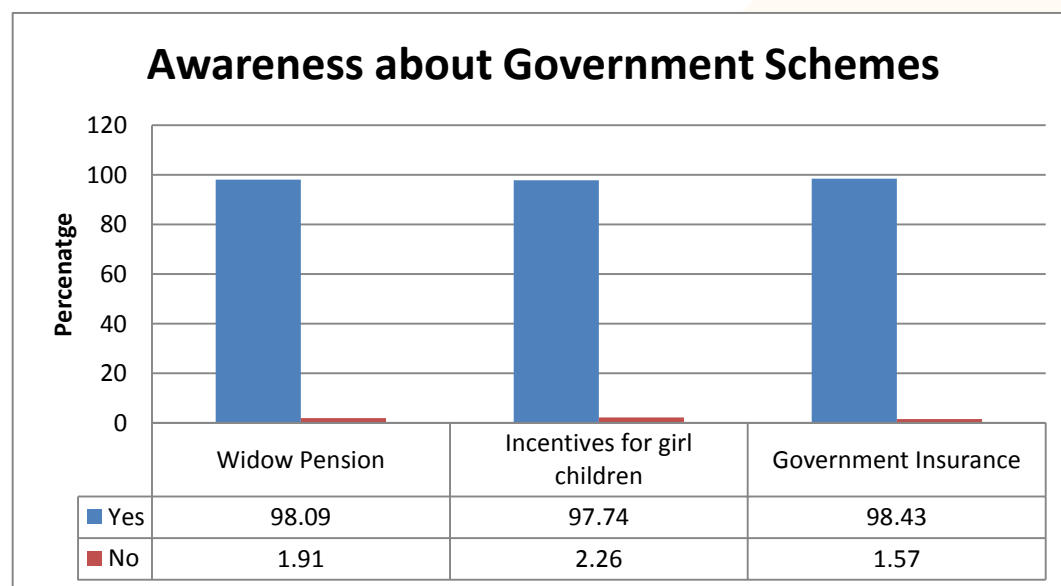
Interestingly many women thought marriageable age is 21 than the actual age of 18. And others were seen correcting them saying 21 years is when a woman's body is ready for pregnancy while legal limit for marriage was 18 years for girls. Their awareness about voting rights was also very high.

**Figure 5.2: Legal Awareness**



## 5.2 Awareness about Entitlements

More than 98% women knew about pension for destitute widows, Tamil Nadu government's scheme for girl children. Figure 5.3 : Government Schemes.

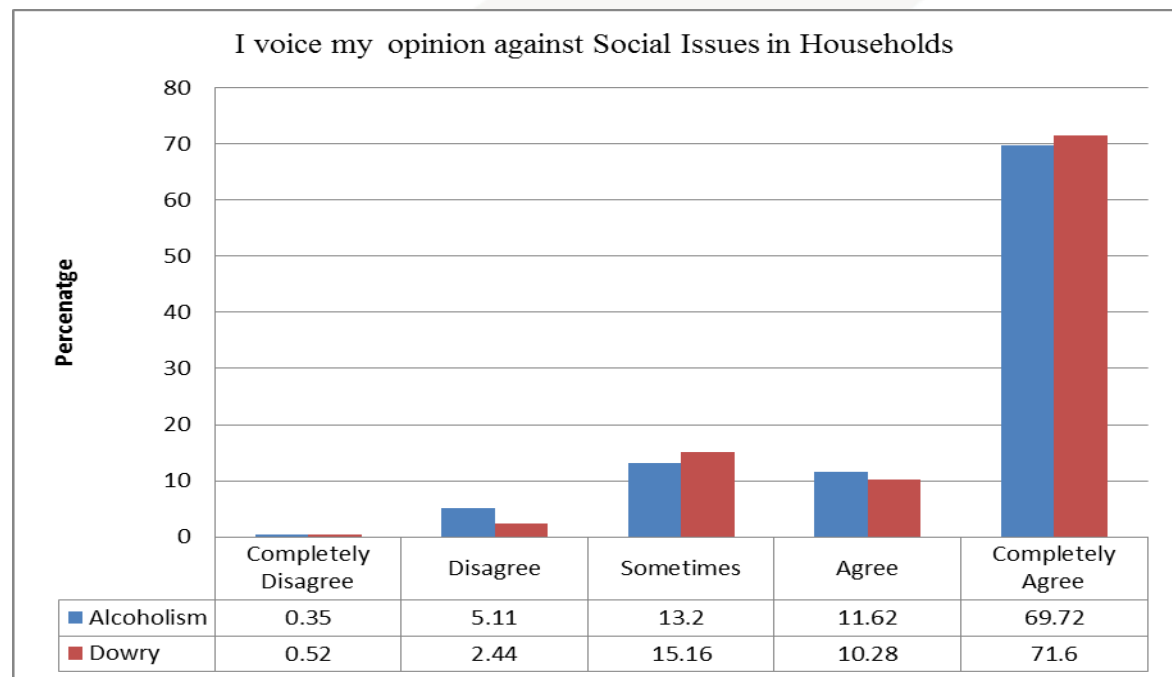




### 5.3 Awareness and Action against Social Issues

SHG members quite clearly suggested that they often voice their views on social evils within their families. More than 81% of the respondents revealed that they voice their views against alcoholism, dowry and child marriage (Refer Figure 5.4).

**Figure 5.4: Voicing Views Against Social Issues in the Household**



When we discussed these issues in FGDs, several insights emerged. There was unanimity in declaring that both daughters and sons must be educated and they must be employed gainfully, before their marriage.

*“Girls must study and stand on their own feet, we should not find alliances for them before that; I will not permit my family to give my daughter in early marriage.”*

*“Definitely not...my daughter should not be like me. There are a lot of opportunities these days...she has to finish her college or engineering...she should start earning...marriage would come later*

*Excerpts from FGDs*

There was some confusion about legal age for marriage. While many mentioned 18, interestingly some women in Dharmapuri mentioned 21, claiming her body is ready for delivery only when she is 21. However, others did mention, if they find a suitable groom, they do not mind fixing the marriage when the girl turned 17. This was one issue that many women felt strongly about and were willing to fight on behalf of not only their daughters but also girls in the neighborhood. An example was a woman in Dharmapuri, who said she called up police officials when a marriage for an underaged girl was fixed. The officials conducted enquiry and stopped the marriage.

Alcoholism was a taboo issue. Many women agreed it was the cause of domestic strife and violence in families. However, some women mentioned while they raised their voice against alcoholism, they were not very successful in curbing it. Many also mentioned it was reason for their poor economic status. If a member had an issue of alcoholism in the family, it was not discussed in the SHG meetings openly. The member usually chose a few close friends among the members to share her worries and seek solace. So, unlike child marriage, where there was awareness and action taken to curb it, in the case of alcoholism. There was awareness but limited ability to act against it. Rare exception was the support provided by Malarvilee to her sister –in-law to take action against her own brother, who is an alcoholic and indulges in drunken violence against his hapless wife. Malarvilee’s brother has cut off his ties with her for instigating his wife against him, but Malarvilee remains steadfast in her belief that alcoholism has to be curbed and acted against even if the perpetrator is a family member (Refer Case 4).

Dowry was another touchy issue. While survey indicated women were against it, our FGDs painted a very different picture. Many groups of women mentioned that depending on the economic status every family there was always familial and social pressure to give at least two to ten sovereigns of gold during wedding. “Giving gold for the bride” as a tradition continues to flourish and many respondents claimed that they had used their loans to buy gold for their daughters.

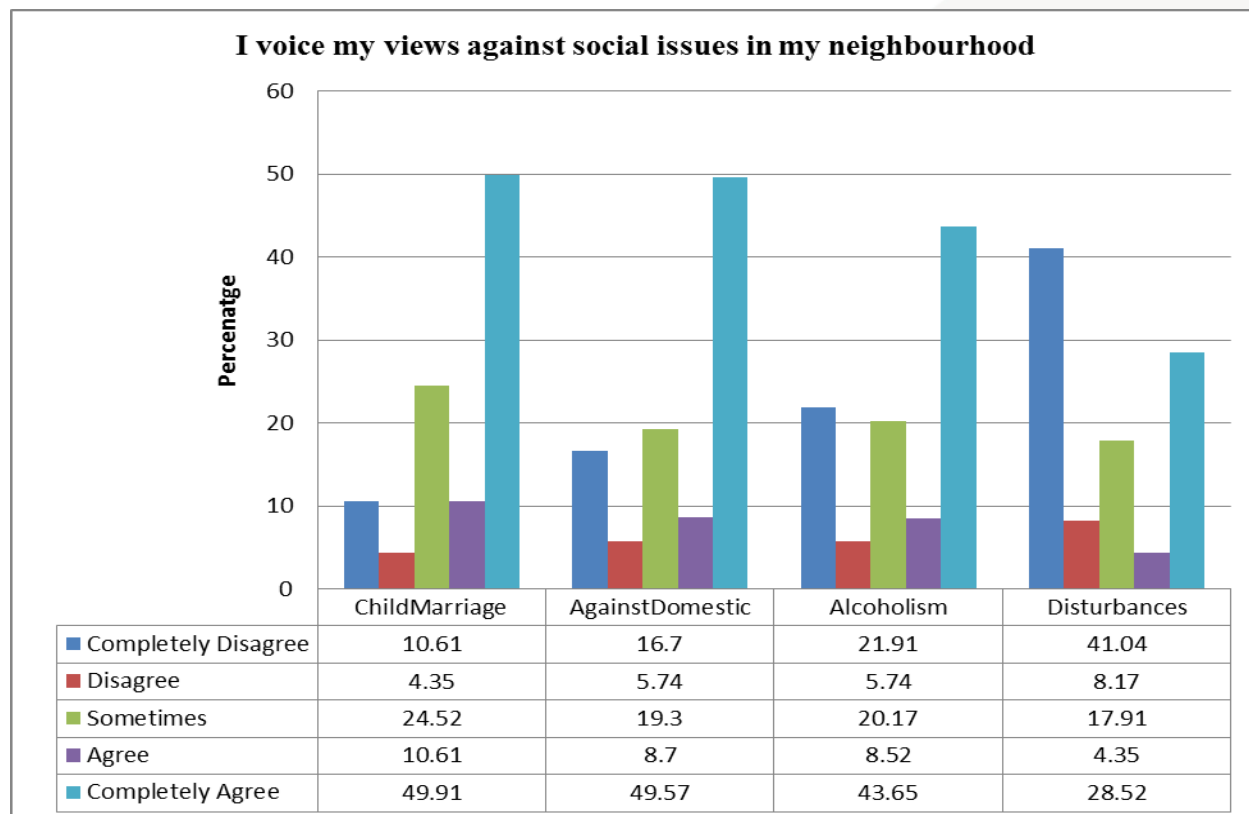
The respondents' willingness to voice their opinions against social issues in their neighbourhood shows interesting trends. Over 85% agreed to the view that they will voice their opinions against child marriages in their neighbourhood. On the other hand, close to 60% of our respondents claimed that they would voice their views against domestic violence and over 50% against alcoholism in the neighbourhood (Refer Figure 5.5). Several members shared their experience of supporting their friends to stand up against domestic violence and alcohol abuse in their families. With rare exceptions as will be shown later, most of these actions were taken by individual members of the groups to support their friends and not as a group initiative.

*“For a marriage, We need to give at least two sovereigns as gold , in a middle class family , it will be five and in rich households it may go up as high as ten to twenty sovereigns. That in itself will cost us fifty –sixty thousand, other than wedding gifts and expenses”*

*“Marriage is going to be expensive...I might not like it but I would have to give some dowry and gold...and like others I would probably use the loans from the group to meet this expense*

*Excerpts from FGDs*

**Figure 5.5: Voicing Opinions Against Social Evils in the Neighbourhood**



Domestic violence and alcoholism are considered as sensitive private matters of the household and over 40% of neighbours prefer to turn a blind eye than voice their views against such acts. Several women told us “we cannot interfere in others’ lives.” Similar sentiments were expressed by other who said “we do not want to discuss our personal live publicly in the group meetings.”

These findings indicate while a majority felt strongly against child marriages, alcoholism and domestic violence the need to maintain cordial relationship with neighbours and to respect privacy of others’ personal problems, a sizeable proportion of our respondents choose not to voice their opinions against these critical social issues. During FGDs, the group members felt reluctant to talk about these issues. With are exceptions, similar trend was seen in informing police and other authorities about disturbances in the neighbourhood. Many women in Dharmapuri spoke about the decrease of prevalence of female infanticide in their villages. Ms.Rajeswari (Case study 5) narrated how she convinced a poor mother to send her fourth girl child to an orphanage

and not to kill her. Today, the girl is a college student and the mother is proud of her achievements. Several spoke of banning pregnancy scans to abort girl fetuses. Due to concerted efforts of government and NGOs including IVDP, there is awareness among families to act against female infanticide, abortion of female fetuses and to accept girl child (Refer Case study 5).

#### Key Findings

In general SHG members also show high awareness about property rights, voting rights and legal minimum age for marriage and their entitlements as given through key government schemes.

SHG members, more than 80% of them, indicated that they voice their views against alcoholism, dowry and child marriage within their households. There is a gap, at least when it comes to the issue of dowry, between thought and action. Many SHG members point out that familial and social pressure makes them a party to this practice.

Action against social issues or evils in the neighbourhood is also constrained by the perceived inappropriateness of interfering in personal lives of others.

Whenever concerted efforts were taken by government along with NGOs as was taken against female infanticide, there is a significant impact in creating awareness and action against social evils.

### 5.3 Summary

To summarize, awareness about rights related to inheritance, education and voting was very high. Respondents were aware of key government schemes. For example, 98.43% of the SHG members were aware of the government insurance schemes. Women participants were aware of the social evils like alcoholism, dowry and domestic violence. However, a key feature is that while they clearly indicate their opinion against social evils there is a gap between thought and action. Qualitative data indicates that social evils like, for example dowry, had to be practiced because of family and social pressures. Similarly, while alcoholism is frowned upon any intervention measure by the SHG member is bound by issues related to privacy of neighbours. Study also shows strong issues like female infanticide (widely prevalent in districts like Dharmapuri) does invoke activism. There are cases where such issues have been taken up and fought against.

## CHAPTER 6: POLITICAL AWARENESS AND PARTICIPATION IN LOCAL GOVERNANCE

This chapter discusses the SHG members' awareness of the political process and their possible participation in local governance.

### 6.1 Political Awareness and Participation

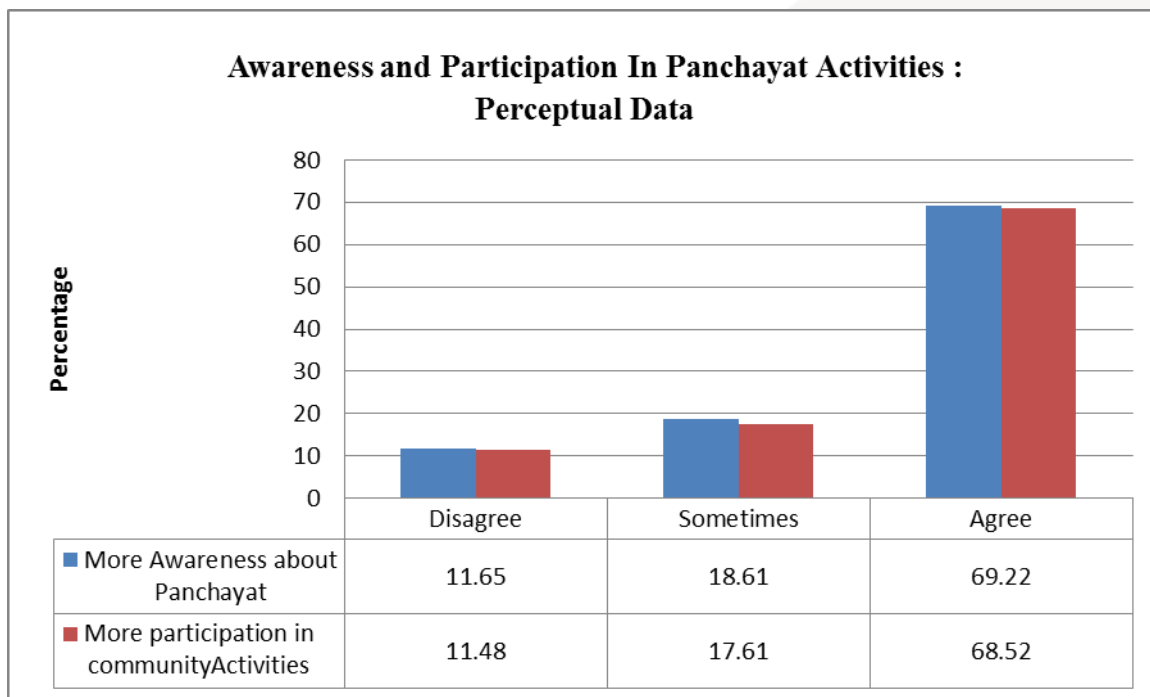
This study probed the levels of awareness of the SHG members about their elected leaders and their participation in Gram Panchayat meetings, their overall awareness levels were low. Very few of them attend panchayat meetings held on national holidays such as Republic Day.

*“ Do you attend Gram Sabha meetings? No, on that day, we take children to school and they will be at home. We do not have time to attend meetings. Only men attend these meetings.”*

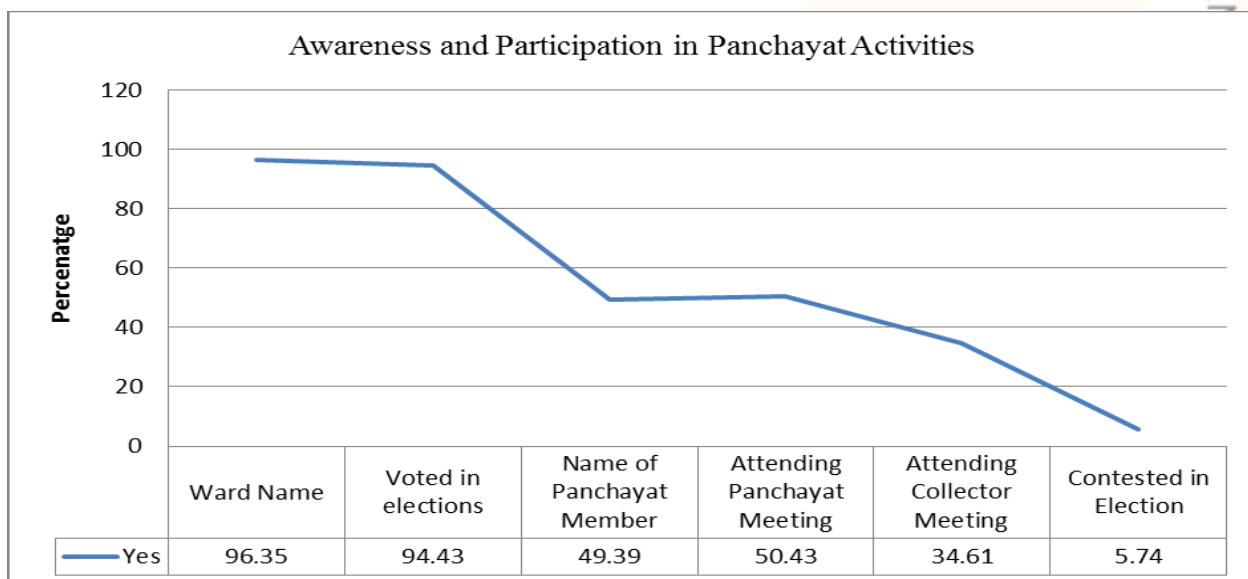
*Excerpts from FGDs*

These findings were reflected in the survey (Refer Figures 6.1 and 6.2). Though the research was carried out during a phase when Indian elections were being conducted, the general awareness about their ward members, MPs and MLAs and their party affiliations was low. In one of the FGDs we asked “What is the name of your ward member- I am not sure said the group.” The a man nearby prompts an answer.” Oh- that person” Again the man intervened to say- “No his wife- this is a woman’s ward.” This exchange brings out two key aspects of women’s participation in elections. Women voters had limited interest and awareness about local elections. Second, women elected members were nominal heads. The real power was with the male family member.

**Figure 6.1: Perceptions about Awareness and Participation in Panchayat Activities**



**Figure 6.2: Actual Awareness and Participation in Panchayat Activities**



Though over 94% have voted in the elections, only 49% knew the name of their local ward members, 34% attended annual collector meetings and very small percentage contested in elections. “ When asked about participation in meetings , a respondent said “ earlier, we were taken to attend political meetings- but they made us wait long hours. Now we don’t attend such rallies. The crowd that attend such meetings are paid to do so.”

Qualitative data indicates that not much importance is placed to interactions like panchayat meetings or district collectors’ meetings. Some of these activities are seen as very political process and there is a general inclination to move away from such political issues. In the FGDs some members also indicated that sometimes SHGs are also used for scoring some political points. For example, collecting all the SHG group members for political meetings is something members expressed their concern about.

However, there are also individual cases of SHG members who have contested for elections (Refer Usha Rani -Case Study3 ). These individuals suggest that while membership in SHGs have helped them in terms of communication and meeting new stakeholders, the position of the family in the village and more importantly support from key family members becomes a critical foundation stone for women entering public life.

## **6.2Summary**

Most of the SHG members do exercise their democratic rights by voting their general awareness level about the elected representatives is low. In general there is disinclination towards moving towards a political arena as it is perceived as complex and involves party affiliations and related issues. This perception stops many SHG members from embarking on this journey that has the potential to bring about significant social change.



# CHAPTER 7: FINDINGS AND RECOMMENDATIONS

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This study examined the question whether SHGs have acted as agents of change. To answer this question the study focused on four districts in Tamil Nadu; Kanchipuram, Tiruvallur, Krishnagiri and Dharmapuri. A total of 600 SHG members from these districts were surveyed and a subset of this sample was also interviewed in-depth to collect data on various facets associated with the role of SHGs in social change. The following sections elaborate on the findings of this study.

## **7.1.Social Capital and Networks**

### **7.1.1 Findings**

It is very evident from the study that SHGs have mobilized and enhanced social capital. A clear indicator is the increased level of trust among SHG members and ownership of SHGs. For example, more than 97% of SHG members believe that the act of pooling savings together has resulted in increased trust among members. Almost 96% of them see the management of their savings through this collective mechanism has resulted in a sense of strong ownership of SHGs. Membership in SHGs have also increased the networks of women members. For example, 97.57% of the respondents reported that their circle of friends have increased considerably after they became members of SHGs.

Participants, close to 98%, of the study observe that their levels of confidence have gone up significantly after they joined SHGs. In many interviews and FGDs a common theme that emerges is the members increasing confidence about handling institutions and other stakeholders. Most of them confessed that they had never known, before joining SHGs, what banks or other financial institutions were and what services they offered. However,

membership in SHGs and its associated activities have given them enough confidence to approach these institutions and interact with its officials.

The mobilization of social capital through constant interaction, trust, reciprocity and the resultant pooled savings have brought about economic development to various strata of the society. In particular, the weaker sections of the society. Close to 60% of the sample in Tamil Nadu perceived themselves as ‘poor’ or ‘low-middle’ category before becoming members of SHGs. However, membership of SHGs has given them an economic boost with close to 95% of this segment reporting a movement forward. In general 62% of the participants in this study indicate that SHG movement has resulted in an upward economic mobility for them. The average monthly income of the respondents, from their primary and secondary occupation, stood at more than Rs. 3800.

While social capital has increased in Tamil Nadu its potential has not been fully utilized. One key area this study examined was to understand how groups leverage their pooled savings and loans to start a joint enterprise. Given the increased levels of trust and ownership this should have been the next step in the SHG journey. Second, the livelihood training the SHG members receive (beautician, tailoring, artificial jewel-making, to name a few) might result in setting up of similar businesses in small geographical areas (for example, we observed a number of beauty parlours set up within a small area in Kanchipuram) resulting in competition due to excess supply of services.

However, this study indicates that while 66.96% of the women are willing to lend to a fellow SHG member for purposes including that of starting an enterprise 98.26% of the women SHG members do not pool their savings to start a joint enterprise. Even in FGDs this question is often greeted with silence and further probing reveals that this idea was never considered. The focus, it appears, is to use the savings for expenditure related to education, marriage and paying back old loans. However, data from FGDs also indicated that for many SHG members it was the lack of knowledge and for a few others while they did have some entrepreneurial ideas it was the absence of knowledge on markets, distribution and prices. Knowledge transfer across SHG groups, for example, sharing an idea about setting up of say, a vegetable shop or collective purchase of grocery, gets, at this point in time, locked within a group.

### 7.1.2 Recommendations

Key stakeholders – NGOs and financial institutions – would have to identify appropriate business enterprises and encourage SHGs to invest their pooled savings into the venture.

Cluster based approach can be considered to promote certain livelihoods based on availability of resources and access to markets. Initially, select groups based on their savings pattern and motivation of individual members could be identified as pilot groups. Training on creating and managing an enterprise and help in identification of appropriate businesses can be offered by NGOs or other financial institutions operating in that area. Given the risks involved in starting an enterprise the pilot groups can invest part of their savings and start at a small scale. Creation of a special loan product by the concerned bank – an amount equivalent to or more than the invested amount – can also encourage the SHG members in this endeavour. Such a concerted effort in developing market based approach will help overcome supply chain constraints in procuring raw materials and in promoting marketing of end products through collaborative efforts instead of competing for clients within a small geographical area thereby increasing losses and business failures.

In addition, to encourage seeding of such ideas across multiple groups suitable platforms for dissemination and cross-fertilization of ideas would have to be created. During the study we did see some interesting ideas (for example, an SHG in Kanchipuram district had, by pooling together resources, decided to start food stalls at fairs) which, for various reasons, did not get communicated to other groups. A structured and periodic meeting, organized by NGOs or banks, of group leaders can result in exchange of ideas and experience sharing on different aspects including enterprise-related ones. SHG meetings can also, on some occasions, invite key members from other groups to share their ideas about enhancing livelihoods.

## 7.2 Bargaining Power of SHG Members

### 7.2.1 Findings

This study assessed bargaining power of women at two levels; household and community. A key finding is that 95.47% of SHG members indicate that the household respects them more after they joined SHGs. Extending it to the sphere of the community 86.43% of women say that the community respects them more today.

This expression of respect is reflected in the increased bargaining power of women at the household level. Though there is variability of participation across different types of decisions (for example from course and career related to marriage related – Refer ---) on an average more than 70% of the SHG members now say that they consider themselves empowered and play an active role in decision making in households.

However, this study also indicates that the conception of empowerment these women have is not that of individual assertion – ‘I take decisions myself’ – but a more consultative process wherein other members of the family are also consulted. For example, across all decision categories most women prefer the option of ‘consulting with family members’ than other choices. In fact, interaction with the respondents indicated that the view of empowerment which gives more prominence to women at the expense of other family members is simply ‘not correct’ and it might lead to discord in familial relations. The position of women, as one respondent pointed out, is within the family and not above.

This view has implications for critical areas like livelihood choices. First, the study indicates that 76.94% of participants say that the choice of business is taken in consultation with family members. While most of these women also undergo livelihood-related training organized by different agencies the other members of the family, particularly husbands, are often ignorant about business aspects. It is in this context decisions are taken at the level of household.

At the level of community 67.31% of the respondents indicated that the officials listened to them when they raised issues related to rural infrastructure. More than 84% of the

respondents indicated they were not afraid to meet officials to state their problems. However, further probing in FGDs and interviews conducted with individual SHG members for case studies indicated that while most women have increased levels of confidence in meeting officials any initiatives that involve peaceful protests or demonstrations at group level or multi-group level is often limited because of a perceived lack of support from family members. Yet, many women indicate that they do offer emotional support other individual SHG members who are keen to exercise their bargaining power.

### **7.2.2 Recommendations**

To enhance the bargaining power of women some of the following recommendations could be considered. As decisions at the household level are a consultative process a key member of the SHG member household can also be given some exposure (probably through a mini training program) to salient aspects of some select businesses so that decisions are taken in a more informed way.

## **7.3 Awareness about Rights and Action against Social Evils**

### **7.3.1 Findings**

Over 99% women were aware of their property rights as a daughter and a spouse and over 90% of women were aware of their rights over their sons' properties. Over 95% of women were aware of legal age for marriage and voting rights was also very high. Surprisingly, many opined the marriageable age was 21 as against 18 claiming a woman's body was ready for child bearing only at 21 and the marriage should be delayed till a woman turns 21years. Over 97% were aware of their entitlements for old age pension, state government schemes given for families with only girl children.

More than 81% of the respondents revealed that they voice their views against alcoholism, domestic violence and child marriage within their households. However, there is a gap between their views against dowry and their behaviour. Many women save

for their daughters' weddings in the form of gold. They opine that they indulge in wedding expenses to meet the societal pressures on their families.

Over 85% agreed to the view that they will voice their opinions against child marriages in their neighbourhood. There is anecdotal evidence to show reduction of female infanticide. On the other hand, close to 60% of our respondents claimed that they would voice their views against domestic violence and over 50% against alcoholism in the neighbourhood as they are wary of interfering in private lives of their neighbours. Overall, it can be concluded whenever there is concerted efforts by government along with NGOs to promote awareness about citizen rights and about social evils such as female infanticide, there is greater awareness and action against such acts. In other cases, issues of privacy stop women from taking open action against social evils in their neighbourhood, even when they are opposed to such acts.

### **7.3.2 Recommendations**

Awareness creation must be a concerted efforts from multiple stakeholders including government agencies. SHGs are great vehicles for communication to create awareness. There is a long way to go before SHG members will take collective action against social evils in their communities as routine practice.

However, to promote action, helplines where women can register their complaints seem to be a viable option based on the stories from the field than expecting them to take action against social injustice. However, when some of their fellow women act against such cases, others provide their whole hearted support. They look upon them as role models who act on their beliefs as against the society that tells them "to mind their business."

To enhance action against social evils, NGOs can handle events celebrating women who have taken action against such evils along with providing information about officials and helplines where others may reach out to stop such acts in their neighbourhood.



## **7.4 Political Awareness and Participation**

### **7.4.1 Findings**

The findings of this study indicates that though most SHG members exercised their democratic rights by voting in elections the awareness levels about their elected representatives were low. More than 94% of SHG members voted in elections less than half of them were able to recollect the names of their panchayat members. Slightly more than 50% attend panchayat meetings and a mere 34.61% attend meetings organized by the district collector. Less than 6% of the participants have contested elections. In general, most women SHG members want to stay away from elections and political parties. Some of them are of the view that SHGs should not be used as vehicles for deriving political mileage and would want to steer clear of politics. However, there are also a few women who based on the experience derived in SHG movement have contested and won local-level collections (for example, refer case study --). While these women found their experience – increased networks, communication with a diversity of people and increased levels of confidence – in SHGs as useful it is their family support and standing in the society that tilts the balance in their favour and gives them the confidence to contest elections.

### **7.4.2 Recommendations**

Ideally, while it would be a big fillip for the SHG movement if members contest local elections and represent issues at higher levels it is but going to be a very long journey. Initially, to create awareness about the roles of different political institutions in the village a part of the SHG meetings can be allocated to discuss issues related to the village and local level institutions. Panchayat members, presidents or councillors can be invited to address and share their experience with members. In particular, SHG members who have contested elections can be invited to address multiple groups on the importance of being politically aware and the benefits that could be derived from the process. Nodal agencies or NGOs might have to play a critical role by educating SHG members on the importance of political awareness. Most NGOs associated with SHG movement are involved in training members on livelihood enhancing activities. Some time could also be dedicated by these agencies to educate SHG members on political processes.

## CHAPTER 8 : POLICY BRIEF

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### **8.1 SHGs – Are they instruments of social change**

The Self Help Group (SHG) movement has emerged as one of the primary vehicles for fostering inclusive growth in India. Multiple institutions, including NABARD, have played a pivotal role in anchoring SHG movement in different parts of the country.

Though many studies underline the role SHGs have played in improving the financial condition of the poor questions have remained on whether SHGs have moved beyond financial sustainability and have evolved as vehicles of social change.

### **8.2 Why is Action Needed**

- Though the SHG movement has resulted in economic mobility for the vulnerable sections of the society the social capital generated through this movement has not been tapped to its potential. SHG members are reluctant to pool their savings and start a joint enterprise – an initiative that has the potential to change the fortunes of the entire group. Lack of knowledge and risk-aversion are some of the reasons for the absence of this initiative.
- The bargaining power of women SHG member both at the level of the household and community have gone up considerably. However, in exercising this bargaining power the SHG member is bound by certain social norms which would have to be factored in while devising policy interventions. Consultative decision making, wherein the SHG members discuss with family members on decisions, is the cornerstone of household decision-making process. Specifically, livelihood-related choices, which have the potential to considerably alter the economic and social fortunes of the family, are often taken after active consultation with key members in the family.
- SHG members are aware of their rights related to inheritance, education and legal age for marriage. They are also aware of the negative implications of social issues like alcoholism, domestic violence and child marriage. Overall, whenever there are concerted efforts by government along with NGOs to promote awareness about citizen rights and about social evils such as female infanticide, there is greater



awareness and action against such acts. In other cases, issues of privacy stop women from taking open action against social evils in their neighbourhood, even when they are opposed to such acts.

- Though most SHG members exercise their democratic rights and vote in elections their awareness about elected representatives and their roles are low. Inclination to participate in the electoral process is low and there is a tendency to avoid contesting the same.

## **8.3 What are the Policy Options**

### **8.3.1 Special loan products**

Special loan products that either match or offer more than the contribution of SHG members can be created and offered to groups which venture into joint or group enterprises. To mitigate risks SHGs can be encouraged to pool in part of the savings and that amount could be matched by the loan from the respective banks. A cluster-based approach – collaborative procurement of raw materials and collective marketing efforts could also mitigate risks.

### **8.3.2 Enlarging the scope, content and base of training:**

At present training programs offered by different entities focus on individual entrepreneurship. While this does have some benefits the programs can have a larger impact by focusing on encouraging the groups to start a joint enterprise. Identification of appropriate businesses and roles of the group members can be discussed in the training program. In addition, key members of the SHG members' family can be sensitized to different business options with intent of facilitating the consultative decision processes at households. NGOs and other nodal agencies can extend the contents of training to include issues related to social issues and sessions on political awareness. Exemplar SHG members who have acted against social issues or created successful businesses can be roped in to act as anchors for some of these programs.

### **8.3.4 Building bridges across groups**

Discussions and meetings today are restricted to individual groups and as a result ideas related to businesses or resolving social issues get locked up within groups. Frequent and

structured multi-group meetings around select themes (for example, alcoholism or female infanticide or successful group businesses) can facilitate transfer of ideas.

# ANNEXURE

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## CASE 1

Name: Mrs. Sumathi

SHG Group: Sri Kanchi Kamatchi

District: Kanchipuram

Sumathi, when she got married in 1989, referred to herself as very naive and was not conversant with the ways of the world. But she always had the passion to learn and move on in life.

‘I enrolled myself for a B.Sc Mathematics course through correspondence and I successfully completed it. I am very proud of the fact that I was able to finish the course without any undue delays’

Having successfully completed the course the opportunities to capitalize on the acquired degree were rather limited. She continued to be a housewife bringing up her two children and taking care of other household activities. And even during those years she was dreaming of setting up some enterprise on her own but she did not the way forward. It was then she got introduced to SHGs and from then on it appeared as though a new path had opened up.

### SHG – Initial Years

Sumathi joined an SHG named ‘Kaalikambal’ in the year 2001-02. The movement was new to her and the concept of regular savings was something that she was not used to. Yet she clearly understood the benefits of being a member of the group and used the economic benefits derived out of such association to smoothen her household cash flow problems. Commenting on that period she observed

“In the initial years of my membership I saw the SHG primarily as a source of easy funds. I had used it to purchase household items, some gold and even repaid a few small loans”

However, by 2005-06 she realized that the benefits of being member of the SHG went beyond easy source of funding as she saw opportunities for creating new livelihoods.

### **Setting up Enterprises**

The power and benefits of computers and its lack of accessibility (back in 2005) made her think about starting an enterprise that would cater to this need. It was then she decided to take a loan from SHG (a total of Rs. 50,000/-) and use it as an investment for the new enterprise. Thinking back at this moment she observed “Till then I had attended SHG meetings, saved and used up the proceeds for small things. But I realized that it did not have any significant impact on my life. I realized that I was not improving. My interest in computers made me think whether SHG could be used to take a loan and start a business”

Because of her membership in SHGs she was also chosen to attend some training sessions offered by the NGO Hand in Hand on basics of computing and she then felt that she was prepared to start a venture. In 2006 she purchased two computers with the help of the SHG loan and started operating out of a small room near her house. She offered basic computing facilities (typing documents, letters, print outs) for the neighbourhood. It was the time when internet was making an impact in the town and she decided to capitalize this opportunity by converting her facility into a browsing centre. Commenting on this move she noted

“Computing facilities was not easily accessible then. Lot of young people found it difficult to access information on their fields of interest. The shop that I had set up was very useful for them. As it was run by a woman other women also came by to know something about internet and its benefits. To attract small children I also loaded computer games onto the systems”

Proceeds from this business was used by Sumathi to expand her range of businesses by adding ice-cream vending machines, a small corner for artificial jewellery and other knick knacks. The logic behind this expansion, according to her, was to use the rented space effectively by adding new revenue streams. In 2011 she decided to scale up and start a new venture. In commenting on this new business she indicated that

“I saw the advertisements inviting bids for setting up call centres for handling customer queries in the Electricity Board. I applied and got the business and now I have set up an eight member call centre which handles queries related to electricity problems. We note down the issue and the area and pass it on to the concerned lineman”

Sumathi gladly recalled how she now runs an enterprise which gives employment to more than 8 people who are all either degree or diploma holders. As she was a SHG member she had also attended several training programs, primarily organized by Hand in Hand, on business aspects like accounting and customer management. This she feels has been very useful in conducting her business today.

### **SHG – Facilitating Social Networks**

Sumathi, quite categorically points out that her membership in SHG is a key factor in expanding her knowledge and networks which in turn facilitated her enterprises. The SHG movement, according to her, made her realise that she can reach out to others by leveraging on the SHG platform. She recollected how her membership enhanced her networks.

“Before the SHGs my world was very limited. Membership exposed me to multiple individuals and stakeholders; financial institutions, Government institutions and a range of others. I think this feature has helped me strengthen my business. I no longer hesitate to approach officials for queries or work related issues. To some extent this skill is also useful in handling different types of customers that I now have in the call centre business”

Sumathi has started organizing events in her business that celebrate specific occasions and personally invites key persons to talk to her employees and others in her neighbourhood on some specific issues. Recently she conducted a Ladies Day celebration and invited the local Sub Inspector to deliver a talk on women safety and other issues. She also connected with other members of different SHGs and invited them to be part of this occasion.

Sumathi's mother stands as a testimony to the growth of her daughter and when asked about the change in the last few years she quickly responded by saying "The Sumathi today is completely different from what she was 20 years ago. She is confident, makes her decisions clearly and contributes to the family. If you ask me I would say it is because of her passion and also the benefits she has got from being a member of SHG"

## **CASE 2**

**Name : Sathya**

**Thenampakkam village**

**SHG: Sanjivini**

Sathya smiled as she welcomed us and showed us around her work place. A nicely decorated room served as a beauty parlour. A photo occupied a place of honour in Sathya's parlour. It was a group photo of women entrepreneurs trained by ISB, Hyderabad. Surrounding this photo were certificates of honour as a beautician, as a trainer as a social service worker. In a verandah stacked with reams of jute material, several women were engaged in screen printing bags for a local textile retailer. Another room served as a training centre for beautician courses that were conducted on behalf of Nokia for their employees.

### **The Early Years**

Sathya's smile hides a difficult past. When her father abandoned her family consisting of herself, her mother and her brother aged five, Sathya was only ten years old. Her mother struggled hard to provide them education and other basic amenities. Once she completed her school, she worked in a textile shop as a sales girl to support her family and look after her brother. She got married to a colleague, who was a driver, when she was 18.

### **Training for Entrepreneurship**

She became member of Hand In hand, 2010. It provided her an opportunity to learn the skills of a beautician and there was no looking back. She started a mobile parlour, going home to home to serve her clients. She converted a tiny portion of her room to set up her first parlour. As customer flocked her shop, she realized bridal makeup was providing her substantial business opportunity. She decided to enhance her skills by undergoing advanced training with a chain for beauty parlour in Chennai. While her husband was supportive of her training in

Kanchipuram, he opposed her daily travel to Chennai for a month for the advance training. Despite facing daily struggles and abuse at home, she decided to pursue her training. She sought the help of her mother to help out in managing the household and her small children. Once, her training was complete, she started her parlour with help of loans from HiH. She was nominated to ISB's entrepreneurship program, where she was trained in business strategy, account keeping, customer management and so on. It provided her immense opportunity to interact with fellow entrepreneurs and outstanding academicians.

Seeing her skills in bridal make up, HiH had requested her to handle classes for other members training them to be beauticians. These participants are very happy with her method of teaching as they see her as "one of us." Not only does she teach them skills, she also takes them to Chennai to procure materials needed to set up their business. She has hired two of her senior students to assist her in her business, so that they have practical exposure as well.

### **Diversification**

She also spotted business opportunities around the weddings and other events – blouses had to be stitched to match wedding silk sarees, costume jewellery to match the bridal finery, transport was needed to invite family and friends for the wedding, bags needed to be ordered for giving return gifts, and photographer to cover the event. Each of these was converted to a business opportunity.

Some of her group members had undergone tailoring classes and she was already familiar with stitching blouses. She learnt screen printing and how to make costume jewellery through Hand in hand skills training. Along with some members of her group who underwent training with her, she started the screen printing business. She also engaged tailors to stitch these printed materials into bags. Other members of her group, have joined her as job workers handling blouses and bag stitching. Today she employs sixteen people, some to help her with her screen printing, others to handle tailoring and a driver and helper to run her share auto and a taxi.



### **Working against Odds**

However, her family life was not so smooth. She had face opposition from her husband, who was not too happy with her economic progress and independence. Things changed at home front in rather dramatic circumstances. Her husband and her son met with an accident when they were returning from a pilgrimage. Both were seriously injured and were admitted in a private hospital. Sathya says that was the toughest period as she had to take care of both of them running from one ICU room to another , while making arrangements for over six lakhs to tide over hospital charges. She took a personal loan and is paying it back .Her SHG friends and HiH helped her through these tough times helping her both monetarily and in managing her business. Her son is fully recovered and has rejoined school. Her husband can no longer drive long distances due to his injuries. He helps Sathya in overseeing her businesses and supports her whole heartedly. Her business has expanded and she has got necessary legal certification to be a certified beautician trainer for corporates including Nokia for a monthly retainer fee.

### **Role Model for SHG Women**

Sathya is a role model for many women we met. They have known her since she was a school going girl. They admire her technical skills and her ability impart the same to them. They admire her courage for having struggled through personal tragedies to be the business woman that she is today.

Sathya embodies the spirit of SHG movement. the skill trainings provided her technical knowhow to run businesses, SHG meetings gave her the courage and self –confidence to handle clients and it gave her credit to establish her business. Her group members provided her both emotional and financial support when she was facing personal difficulties including life threatening accident faced by her son and husband. It provided her both courage and credit facilities to face life with a smile and grace and say “I shall overcome and provide a secure future for my children and I shall help people more down trodden than me.”

### **CASE 3**

**Name: Usha Rani**

**SHG Name: Jeyam**

**President of Maharan Panchayat**

“I am on my way to meet the BDO to talk about an issue in our village” Mrs. Usha Rani said as we reached her house to interview her. She has been a member of the SHG for more than 12 years now. Hailing from a farming community she married a farmer (Mr. ---) in 1993. Reflecting back on those years she observed that never in her wildest imagination did she think that she would become a Panchayat President. The first steps in this journey were taken twelve years back when she became a member of an SHG. She recollected some of the most important benefits she derived from being a member of SHG.

#### **SHG Membership – Key Benefits**

Usha Rani recalls with obvious gratitude series of livelihood related training programs that she received from multiple organizations including NGOs like Hand in Hand. She attributes a lot of credit to these programs for not only showing her the way but also instilling a sense of confidence in her.

“I was a typical housewife then taking care of my family and I did not believe that I could also contribute to the family economically. But these programs made me try out, with the help of other SHG members, ventures like incense making and selling, tailoring etc. What these programs did to me was that it demonstrated that I could also achieve things and can even become economically independent”

The exposure to SHG and training programs while facilitating her livelihood also expanded her social network and awareness about the need for addressing some social issues. Some of the steps she took in this regard, though localised and specific, did say something about her increasing levels of confidence. In recollecting a specific event Usha Rani said

“Our house is close to a school and as you see it is a busy road with a lot of lorry traffic. I found this dangerous as a lot of young kids cross this road to reach the schools and I was concerned about potential accidents because of heavy vehicle movement. I initiated conversations with my neighbours and we decided to take up this issue with the traffic department and other relevant bodies. We were successful in preventing heavy vehicles from plying during school time”

Usha Rani attributes this initiative and motivation to her experience gained in SHGs and she further utilized it by contesting the Panchayat elections.

### **Panchayat President**

Usha Rani did say that while she did not actively intervene with neighbours when it came to issues like alcoholism and other issues she did make it a point to advice the affected woman or family in an informal way. In 2012, however an opportunity arose to contest for the Panchayat elections. This, she recollected, was an opportunity to take the social issues to a higher level.

“My father-in-law, who is no more, did have a reputation in this area and that was certainly a big motivating factor and at the same time the experience in SHGs also gave me this confidence that, if elected, I can be effective”

She won the elections and became the President. As a president, she did talk about some of the specific projects that she had initiated. More importantly she also underlined the efforts that she is now taking to help SHG members.

“One of the things that I have continuously asked for is more and better training for SHG members in various fields. I have met heads of some NGOs and have requested them to extend their training to other areas”

In a way, she feels this is one of the ways in which she could help the SHG movement from which she has and continues to derive benefits.

## **The Family Support**

During the course of the interview what did emerge quite clearly is the support that she had received from her husband and daughters to do what she wants to do. In talking to her husband it is quite clear how this support manifests itself. The husband commented

“I do not believe that women should not enter political arena. I strongly encourage that. My wife is completely different now. She is no longer the same woman I married. She is bold and decisive and she is not hesitant to point out issues when it goes wrong. I completely support in her in what she does”.

Usha Rani’s grown up daughters, both well-educated, also support what their mother does and are in fact proud of her achievements. As Usha Rani sums up “It is the exposure to SHG and my family support that has helped me reach where I am today”

## **CASE 4**

**Name: Mrs. Malar Vilee**

**SHG Name: Shakthi Ganapathy**

**Kizh Ottivakkam**

Malar Vilee got married quite early and soon after her plus 2 examinations in 2004. She describes herself as a girl who was quite, shy and very reserved. Her life revolved around her school, education and family. As she recalls with a smile ‘I was very hesitant to talk to strangers and any sign of trouble in the neighbourhood I would be the first person to run away from that spot’

But the membership in SHG movement around 2005 started bringing about some really significant changes to her personality and world-view. In talking about her experiences in the SHG Malar Vilee quite fondly recollects the study tours and other training programs that she underwent

“As a young girl before marriage I had hardly stepped out of my house other than to attend school. But as part SHG it has been a completely different experience. Going to different places and attending skills related programs are some of the best moments. For example, the month long trip to Hosur on skills training is something that I will cherish. I met so many people and learnt together as a group”

In addition, her membership in SHG also exposed her to the concept of banking and banking practices to which she was a complete stranger to before 2005. She says that she never misses an opportunity to attend and learn something from training programs.

### **Motivating Others in the SHG**

Malar Vilee was quite categorical in pointing out that she takes some extra steps to ensure that all group members do visit banks to gain a basic understanding of the processes involved. The job of motivating others, as she has pointed out, was not easy

“This is a village and women have many reasons to avoid going to other places. They might say things like I have to take care of cattle, children etc. But I usually insist and I tell them that it is important for them to understand banking processes and some challenges associated with it”

Though there is resistance initially Malar Villee says she persists and the results are often encouraging and most members would want to visit the bank again. Mala Villee also makes it a point to talk about issues to other members in SHGs whenever there is an occasion to do so. For example, in large gatherings, say like one organized by NGOs, where multiple groups are present she makes it a point to talk about her experiences and also motivates others in the gathering to come forward. This ‘reaching out’ to others through communication, which she attributes to her membership in SHG, is what she considers as her core strength.

“The other day one of my cousins had attended such a meeting and she was surprised to see me speak in an open forum and she expressed her surprise about how much I have changed”

### **Taking up Social Issues**

Malar Villee has also, over a period of time, protested and taken initiatives to resolve what she considers as unfair practices in the society. For example, the wages for the MNREGA scheme were delayed and she took it up on herself to see the concerned BDO and explain the issue. However, she realized that the issue was not getting resolved it was then she decided to take it all the way up and report the matter to the district collector. Thinking about the episode Malar Villee observed

“There was some resistance even among my group members and family on repercussions and so on and so forth. But I decided to go ahead. A friend of mine and I prepared a ‘manu’ or petition and went to the collector’s office. We met the collector after some formalities and I explained to him the reason for our presence and the collector was kind enough to listen to us and take action. The matter was resolved”

She considers this as one of her major achievements and she firmly believes that her membership and experience in the SHGs as one of the primary facilitating factor. This has led her to take up other issues like subsidy for toilets and sewage in streets.

### **Future Plan**

In her interview, Malar Vilee also indicated that there is a constant thought in her mind on the large issue of alcoholism and easy availability of alcohol. She realizes that it is a very large issue and that cannot be addressed by either a single person or in a short time. But what is interesting to observe is her zeal in discussing this issue with locals and also group members and her endeavours to think about possible means of intervention. To some extent, it is possible because of her personality however as she observes that her thinking about these issues have been largely influenced by her association with the SHG. Jeeva, her sister and fellow group member observes

“I know her since her childhood. She is so different now. SHG meetings have certainly played a major role. In fact, if we were to stand for a local or panchayat election I am very confident that she might get a lot of votes.”

So, to summarize Malar Vilee’s social awareness and her actions against perceived unfair practices have been influenced by her exposure to the SHG and associated training events. More importantly, the support that she derives from her family, in particular, her husband makes her raise her voice against social evils.

## **CASE 5**

**Name: Rajeswari**

**SHG Name: Alaimagal**

**Village: Manimallapuram**

Rajeswari held herself with a lot of confidence and is actively involved in politics. Though she does not hold any political position, she campaigns for regional party. When enquired as to why she did not stand for elections, she said that she belonged to a suppressed caste (barbers) and there are only five families belonging to her caste. Most people will vote for the dominant caste and not for her. She also said she did not need a position to do good to her village and to demand for her rights (and those of the village). Her fellow members agreed claiming though she will make a great leader, people vote along caste lines.

### **The Early Years**

Rajeswari's confidence masks difficulties she faced. Married young to her uncle, she has a son and a daughter. Keeping with norms of the society, her daughter was married very young to Rajeswari's brother. Her brother deserted her daughter after birth of two daughters and a son. Her daughter died young due to cancer. Rajeswari struggled to treat her daughter spending over six lakhs but treatments failed and her daughter died several years ago. Now she is taking care of her grandchildren. Her eldest granddaughter dropped out after class ten as she was affected by her mother's untimely death. She is now married and has a child. Rajeswari has great grandchild. Her second grand daughter is studying engineering and her grandson is about to finish school.

### **Fighting a Social Evil – Female Infanticide**

She was the first one to bring IVDP's SHG in her village ten years back. She claims that post membership of SHG, she realized child marriage should be



avoided and that too to close kin. She also spoke about rampant female infanticide. Members of many SHGs also spoke about female infanticide in Dhramapuri and how its incidence has come down due to campaigns held by government and through SHG meetings. Rajeswari spoke about one such instance “A poor woman in our village wanted to kill her daughter. Her husband fell down from a tree and was paralysed. He could not support the family. She already had four children. When I heard about it, I spoke to her and convinced her to give me the child. I took the baby to an orphanage and left her there. Now, she is grown up and is pursuing college education. The mother thanks me for my good deed.”

When Rajeshwari narrated this instance, many women claimed that they have heard of forced abortions once the sex of the child was determined as being a girl. Rajeswari claimed her own daughter was forced to abort her second child by her mother in law, and believed botched up abortion caused cancer and untimely death of her daughter. Constant campaigning by SHG leaders has a significant role in controlling female infanticides, stopping sex determination of foetus and forced abortions.

### **Social Leadership**

She has also supported several poor children in their education by admitting them in local schools and seeking support of her political party for paying their school and hostel fees. She believed education is the way out of poverty and will try her best to support the dreams of the bright but poor children.

She has also attended Gram Sabha functions and raised the issue of drinking water to government officials and Collector. She was mobilized women in her locality to send petitions to local panchayat members to ensure regular water supply. Though their demands are not fully met, the officials readily acknowledge their collective power and try their best to provide an amicable solution.

Rajeswari has transcended poverty, caste restrictions and personal tragedy to emerge as a popular leader for her people and a genuine human being who offers helping hand to others in their times of need. She is barely literate, but has opened

the doors of education of many deserving young children. While she struggles to support fourth generation of her family, she is optimistic and is thankful for the support provided by SHG movement in giving her the confidence and opportunities to serve the society .

## Testimonials

As we were conducting the surveys and individual interviews, there were several instances, where we met family members as well. In this section, we summarize some of with their statements along our observations.

### Meeting Spouses:

Sridevi runs a mobile repair shop along with her husband, Murugan. She had completed schooling before her marriage and was a home maker till she joined Annai Theresa group in 2005. When an opportunity came, she encouraged her husband to be trained in mobile repairs as part of family skills training program of Hand in Hand. She supported him in establishing the shop in a main bazaar road in Kanchipuram. While Murugan can handle repairs of mobile handsets and minor repairs of computers, she has learnt use of internet by herself. She uses this competence in downloading songs for a fee for her clients. She manages the entire shop in his absence. As she has an infant son, managing the shop, household activities and her child keeps her busy throughout the day.

Murugan spoke about his wife as being a very shy person when they got married.

“She was scared to travel by herself even to her home town. But SHG meetings and trainings have enhanced her confidence. The idea to set up a shop, to offer music downloads came from her. Today, she can manage the entire shop by herself. She can handle tough customers also. “

When we spoke about their dreams, Sridevi said they wanted to expand it and to educate her child in whichever field he wanted to study.” Murugan acknowledged her with a smile.

Such instances of husband and wife team running businesses were plenty. Hemavathy and her husband running a tailor shop (Athipookal group, HiH) ,Meenakshi running a bakery with her husband (Udhayam , HiH), to name a few such examples. In each of these cases, the husbands claimed that their wives were taking part in managing these businesses from dealing with suppliers, employees and customers. And in most cases, joining SHG movement provided them the confidence to handle the business along with financial support to establish or to expand the business.

In other instances, of older women like as Parimala (Anbu group) who helps her husband in tile making business, her husband, Siva claimed that Parimala's role was more to support him. As he has been running the business for several generations, he takes major decisions including purchases, finding orders while Parimala supports in managing work force. She works along with other labourers , supervises them and ensures quality and timely completion. However, when it comes to household decisions, it was done by Parimala as he was very busy with his work. Parimala claimed that when it comes to choice of college for her son, she leaves it to their choice as she is not educated and "I donot know anything about such matters." Choice of Groom for her daughter and bride for her son was another matter. Her views were taken seriously. She, along with family elders, finalized the matches.

However, we also found instances where the husband dominated the conversations and the woman respondent simply agreed to him. She was more a source of loans and her contribution to actual running of the business was miniscule.

In case of Jeeva (SakthiGanapathy, SHG), her husband, Jebaraj, spoke about the changes in her. When we were married, Jeeva was very quiet. Householdwork and prayers in church were her only activities. After participating in SHG meetings, and meeting several women including Dr. Kalpana Shankar (HiH), she is inspired by them. Now, she takes active interest in our household decisions and also in social activities. I discuss all family matters with her. Children's education and marriage, we will support them but as parents, we will have a say in it.

#### Meeting Mothers and Mothers –in-law

While conducting interviews and group discussions, we met family members, mothers, daughters, mothers-in-law. When we inquired the changes they see in themselves and in the next generation, most elder women remarked that

“In our times, we got married, we looked after families, we hardly had any outside exposure. We did not even know how to talk to officers. Our language was very colloquial. We were scared when people spoke to us. Today, things have changed.”

Specific instances that they narrated with regret included getting married young or getting their daughters’ married young.

“I got married when I was only 12 or 13. My daughter also got married when she was fifteen. After joining SHG, I realized girls should study. They should not get married before 21. Those days we did not know (FGD, kanchipuram).

Several younger women gave instances where their

**Mrs.Sumathi (L) and Susheela (Mother)**

mothers fought with their family members to postpone their marriage till they completed their schooling. (FGD, Dharmapuri).

They also spoke of their mothers (and mothers-in-law) with pride. In case of Sumathi( case study -1), her mother was her pillar of support. For Suganthi, it was her mother-in-law.

“My mother –in-law is our role model. She has inspired us. She has encouraged my sisters-in-law and I to start tailoring and artificial jewellery making. When we are busy with our work, she helps us in managing our children and running the household. We participate in family decisions- purchase of land, vehicle, remodeling and so on.” (Suganthi, Jhansirani SHG, Kachipuram about her mother –in-law ).

About Suganthi, her mother-in-law told us





“Before she joined SHG, she did not know how to talk to outsiders. Going to bank by herself, attending meetings, talking to officers has given her lot of confidence. She had no outside exposure. Now, she can talk to anybody. She manages her home and work beautifully.”

Community speaks

Jebaraj, Kilottivakkam, is employed as teacher. He spoke about the confidence SHG membership has brought in the cases of several women in his family and acquaintances. He spoke about Malarvilee (case study 3).

“Malar was such a timid girl. She will not talk in school and she was not good in studies also. She had heart issues. Her husband is barely literate. They are landless labourers. After her marriage, she joined HiH SHG. She is their animator and attended several trainings including accounts maintenance. Now, I am astonished at the changes in her –is this the Malar I know? She fought for the NREGA wages with panchayat clerks and took it to BDO. Even our Collector knows her. When she visits the Panchayat office, clerks say- finish her work fast,



Malar Vilee (R) and Jeeva



Sathya

otherwise, she will send a petition. I am so happy to see her now. She has overcome her physical weakness and come out as a brave and strong person.”

About Sathya (case study 3)

Suganthi (Jhansi rani SHG) spoke about her school mate Sathya as being inspirational role model.

“We were classmates in our school days. Her mother struggled to educate her and her brother. She learnt beautician course and started her own business. She has attended courses in Chennai and Hyderabad. She has employed 12-15 people under her. She is so brave and active. When her husband and son met with accident, Sathya stood strong. She paid lakhs for their treatment and saved them. She also helps trainees learning under her to set their businesses. The change I see in her from being a very quiet school girl to the brave and strong woman amazes me. “

About Rajeswari (case study 5)

“Rajeswariamma is our role model. She brought up her children with almost no support from her husband. Her daughter was a bright girl and she died young. Rajeswariamma tried her best to save her taking her to hospital in Chennai. Today she is educating her grand children-one girl is studying engineering. She has also helped other poor girls and boys by sending them to school. She has fought on our behalf to panchayat president. Any problem- if it is brought to her notice, she will raise her voice to the officers. She will give news to local media to highlight problems. If she stood for election, we will surely vote for her. But, election candidates are selected on caste lines. There is only one barber family (to which Rajeswari belongs) in our village. She will make a good leader, coming from a suppressed caste, hardly literate; she has done more than what rich elected members have done for us. “

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