

EMPOWERMENT OF WOMEN IN RURAL ODISHA THROUGH PARTICIPATION IN SELF HELP GROUPS

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Abstract

Empowerment of women is a process in which women of rural areas can challenge their traditional practice and culture to effectively promote their well being. Organizing rural women through Self Help Groups and provide them opportunities to develop their confidence, skills, status, economy and social attitude have created a socio-economic revolution in Odisha, India. The present study addresses women empowerment through Self Help Groups in Cuttack district of Odisha. In this research work, field data were collected from rural women based on their working pattern, economic condition, family background, education level, and size of the family. Average and percentage analysis was carried out to draw meaningful interpretation of the results, and to find out the reasons for joining the Self Help Groups. The results of the study revealed that Self Help Groups have greater impact on both social and economical aspects of the rural women in Odisha. The successful functioning of Self Help Groups in rural Odisha provides socio-economic independence to women leading to their empowerment.

Key Words: Women Empowerment, Self Help Groups, Socio-economic, Rural Odisha.

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1. Introduction

Despite abundance natural resources, Odisha has witnessed the comparable incidences of poverty. Poverty and backwardness of women in the state are high in proportion, which warrants immediate attention. Women suffer more because of poverty, illiteracy, social and material deprivation, lack of avenues for supplementary income and developed markets. Female literacy rate in the state has consistently been lower than that of males. However, the female literacy rate in the state has reached 50.5 % in 2001. It is still lower than all India average of 53.7 %. Further, only 31.4 % of the total workers in Odisha are women. The unorganized primary sectors which include agriculture, animal husbandry, fishery, forestry, mining and plantation-allied activities involve as much as 74 % of the total female workers. Nearly, 85 % of the female workers are engaged in household industries and only 15% of female workers are attached with other sectors of economy provide employment. Though women constitute an important segment of labour force, the unpaid economic activities of women and their contribution in domestic sectors remain unreported and largely go unrecognized.

Yet women are the more poor and under privileged than men as they are subject to many socio-economic and cultural constraints. The situation is more severe in the rural and backward areas. Women development activities must be given importance to eradicate poverty, increase the economic growth and for better standard of living. Self Help Group (SHGs) is emerging as an effective mechanism for empowerment of women in rural Odisha. While Self Help Movement in Odisha has been, a direct consequence of the goal towards empowerment, under the present circumstances, lots remains to be achieved in terms of overall improvement of women. The steps are not only taken by Govt. of Odisha towards the women's empowerment' but also NGOs pioneered this movement in the mid-nineties. Realizing the potential, the government has come forward to strengthen the existing Self Help Groups and to develop new ones in order to give the SHGs movements a boost in the state. A step towards this end is the launching of 'Mission Shakti' of the Government of Orissa, taking a pivotal role in facilitating the formation and strengthening of Self Help Groups in relation with the microenterprises.

2. Review of research

During the course of study, several references have been cited in this research article. Alkire (2008) stated that even though advance in agency in one dimension may enhance agency in others, this is not always the case , for an example, a woman may be very empowered as a

mother but excluded from the labour force by social conventions. Malhotra et.al; (2002) suggested women empowerment needs to occur along the following dimensions, economic, socio cultural, familial, interpersonal, legal, political, and psychological. However, these dimensions are very broad in scope, and within each dimension, there is a range of sub domains within which women may be empowered. In a study, Naila kabeer (2005) apparently concludes that while access to financial services can and does make important contributions to the economic productivity and social well being of poor women and their households, it does not automatically empower women – any more than do education, political quotas, access to waged work or any of the other interventions. Govt. of India (2004) found that SHGs programme has emerged across India as one of the popular strategy for empowering women. It is the largest and fastest growing microfinance program in the developing world. It implemented since 1996 on a national scale. It has reached an estimated 121.5million people in March 2005, mainly targeting women. More than USD 1.7 Billion have been dispersed in cumulative bank loans up to March 2005, using a network of 41,082 bank branches about 4,323 Non Governmental Organizations. Mayox (1999) argued that the degree of women’s empowerment depends on inflexible norms and traditions. It also depends on how well, a particular program has been designed and implemented by the developmental agencies. McElroy and Horney (1981), Manser and Brown (1980), Chiappori (1988) revealed that the SHGs empower women through various channels. The household bargaining literature identified the economic factors as an important component of women empowerment. SHGs may affect the household choices through changes in bargaining power, by raising the overall resources, by increasing the returns to investment in human capital and by influencing attitudes and norms (Armendariz de Aghion and Morduch, 2005). It was observed by M.Anjugam (2007) that socially backward, landless and marginal farm house holds participate more in the self help group programme.

3. Statement of the problem

The women of Odisha account for about more than half of the entire informal sector’s workforce. Lack of basic knowledge on production, storage, distribution and impoverished state of logistics and supply chain has crippled the potential architects of Odisha to a great extent. Odisha has become the lucrative market for the other states and in the process ultimately, farmer and trading community of the other states reap the benefit. There has been multipronged approach to make women prominently visible in development scene of Odisha. However, in spite of involvement

of Government, Non-Government Organization in women empowerment through income generation and skill development programs, the status of women is still is not satisfactory in Odisha. Various official as well as non-official reports claim it and outcomes of different developmental programs of the Government against the stated objective- 'women empowerment' often questioned. The census figures indicate that majority of women in Odisha are illiterate, unemployed and low paid occupying a very poor status in the state. The empowerment of women through self employment deserves a special emphasis in this context. Several studies reported that Self Help Groups have succeeded in changing the lives of poor rural women by making way for enhanced income and increases self esteem. Therefore, this study is undertaken to analyze the structure, conduct and performance of Self Help Groups and their impact on the women in Cuttack district, Odisha. Also, to identify and examine the problems associated with empowerment of women and to suggest the best possible measures to remove the obstacles hindering the process of empowerment.

4. Objectives

The followings are the specific objectives of this study:

- 4.1. To study the socio-economic profile of Self Help Group women in rural Odisha.
- 4.2. Analyze the reasons for joining Women SHGs.
- 4.3. Examine the activities undertaken by Women SHGs.
- 4.4. Find the impact of SHGs on rural Odisha women.

5. Hypothesis

- 5.1 Women are more empowered through SHGs.
- 5.2 Economic independence and knowledge about banking loan-credit management for empowering the women.

6. Research methodology

Descriptive research design was used for collecting information about the socioeconomic, personal and demographic characteristics of respondents. It was also designed to collect information about the impact of Self-Help Groups, advantages, problems, their views and ideas, participation etc. The study is analytical based on collection of data from both primary and secondary sources. Primary data was collected from observations, structured questionnaire interviews, open- ended interviews, and personal experiences. In addition, different documents like books, articles, and publications of different organization were used for obtaining secondary

data. Women Self Help Groups of Banki and Athagarh Subdivision of Cuttack district in Odisha are chosen as the study unit. Block II, Banki Subdivision and Tigiria Block of Athagarh Subdivision consist of 16 Gram Panchayats (GPs) and 10 GPs respectively. 4 GPs from each block are chosen randomly. 16 SHGs are randomly selected from each GPs. The total respondent is 951 in number and total sample size is 474 in number for the present study. Stratified random sampling method is used to select the sample which is shown in Fig.1.

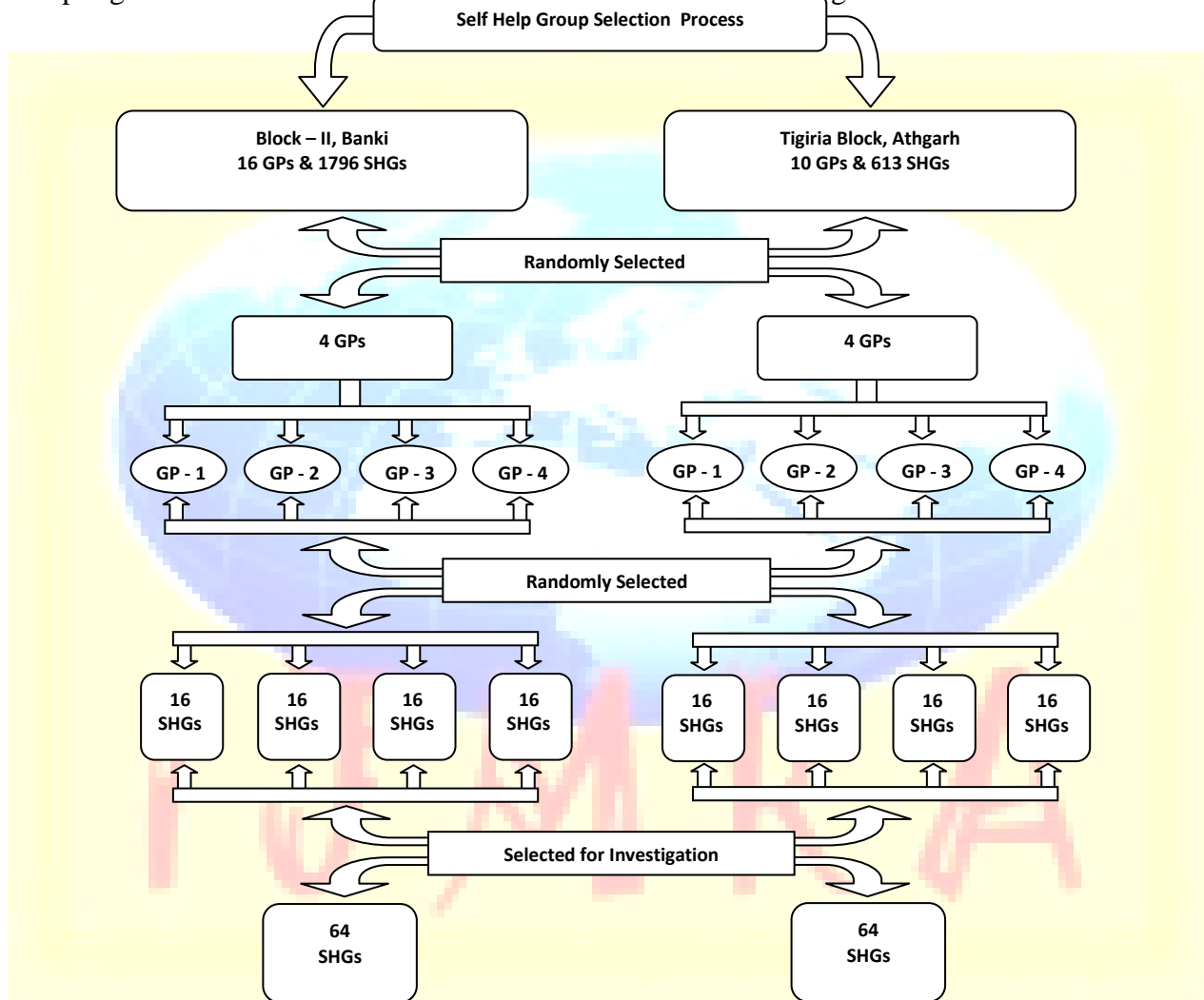


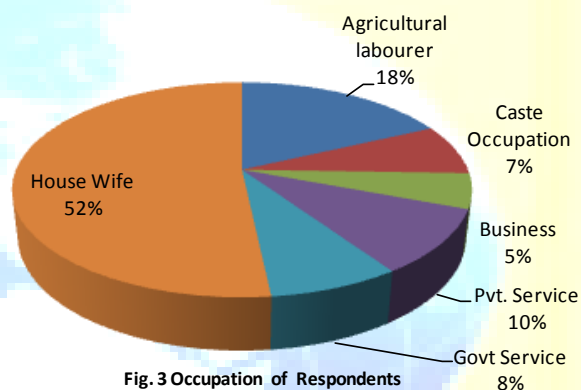
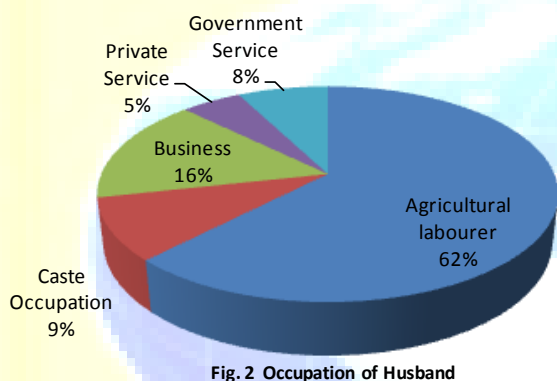
Fig.1. Selection of Sample using stratified random sampling method.

7. Analysis of data and interpretation of the Results

Statistical methods for data analysis were used to draw meaningful interpretation of the obtained results. Mean, standard deviation, coefficient of variations and percentages of the collected data were calculated using the general statistical formula to determine the relationship between the observed variables.

7.1.Socio-Economic profile of Self Help Group members

The socio-economic situation of women living in Cuttack district of Odisha has been analyzed. The socio-economic profiles of women are described on the basis of their occupation, land holdings, annual income and type of dwelling. Fig. 2 and Fig. 2 show the socio-economic profile of women based on their own occupation and also their husbands' occupation. Occupation is an important source of status and having influence over the level of income. Occupation in the present study refers to the respondents' means of livelihood. It was found that majority of women husbands (about 62.24%) were working as agricultural labourer. About 51.69% of the respondents were homemakers, while a small portion (7.59%) followed caste occupation.



Land holding is an important factor of socio economic status of family. Range of landholding is closely associated with level of income and standard of living of household. The number of factors influences the access and control of land. Land is operationalised as the amount of land utilized for agriculture or other income generating purpose. The socio-economic profile of women based on their land holdings is depicted in Fig.4. It is categorized as follows: Landless, Marginal (up to 2.5 acres), Medium (5.0-10acres) and Large (above 10 acres). It was observed that the situation is so precarious regarding land holding means majority of the respondents (73%) are landless. The situation is also precarious regarding land holding and income of the respondents. Also, the socio-economic profile of women based on the yearly income of the respondents' family obtained from various sources is depicted in Fig.5. It is categorized in three different ways such as low annual income (below Rs. 25000/), middle annual income (Rs.25000/--50000), and above annual income (above Rs.50000/-). It was found that more than half of the respondents (53.37%) are under the category of middle annual income group. The socio-economic profile of women based on type of dwelling was assessed. It referred to the type

of house where the respondent's shelter and protection from the elements of nature. About half of the respondents (53.17%) having kutchha house and pucca house owned by only about 24% of the respondents. The results clearly indicate that social and economic empowerment of women is vital in rural Odisha to lead healthy life.

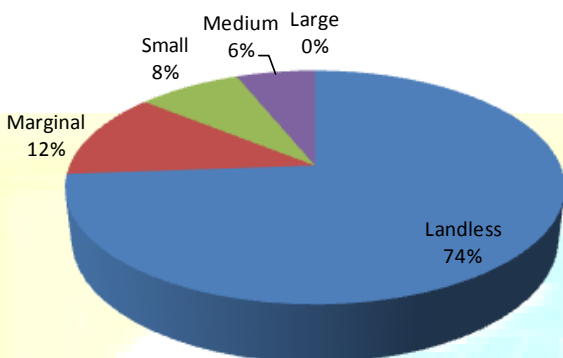


Fig.4. Land Holding

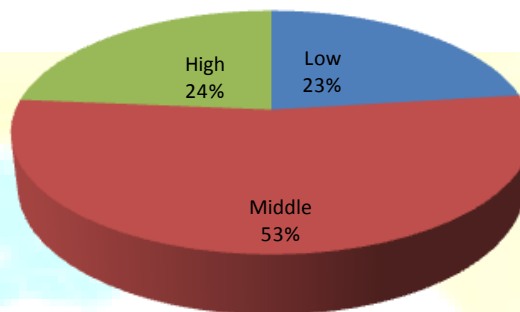


Fig.5. Annual Income

7.2. Motivation for joining Self Help Groups

One Focus Group Discussion was organized involving direct and indirect beneficiaries of the income-generating programme intervention of members of women SHGs of Tigiria and Banki Block II in Cuttack district to get information through interaction about their interests to join in the SHGs. The respondents reported about their reasons for joining SHGs, and their participation in different activities organized by different organizations after becoming a member of the SHGs. To carry out this analysis, all the possible reasons were made known to the members of women Self Help Groups. The distribution of respondents according to their reasons for joining Self Help Groups is cataloged in Table 1.

Table: 1: Distribution of respondents according to various reasons for joining SHGs.

	Reasons For joining SHGs (Multiple responses)	Frequency (f)	Percentage (%)
a.	Economic Reasons		
1.	Easy availability of loan	88	18.57
2.	To meet emergencies	69	14.56
3.	To have control over money	15	3.16

4.	To supplement the income of the family	163	35.23
5.	Unemployment of Husband	53	11.18
6.	To have personal money income	177	37.13
7.	No other source of income	82	17.30
Mean =92.85, Standard Deviation =58.83, Coefficient of Variation =63.36%			
b.	Personal and family Reasons		
1.	Feeling of security	82	17.30
2.	Gain in knowledge	16	3.38
3.	Development of skill	13	2.74
4.	Sense of pride	11	2.32
5.	To escape from unhappy atmosphere at home	18	3.8
6.	To utilize free time	174	36.71
7.	To get recognition in the family and society	158	33.33
8.	Availability of help from family members in household work	66	13.92
9.	Motivation by family members	85	18.57
Mean =69.22 , Standard Deviation =62.54, Coefficient of Variation =97.43%			
c.	Social and Cultural Reasons		
1.	Get to know more people	95	20.04
2.	Have more social contacts	101	21.31
3.	Work in a group	177	37.34
4.	Work as a team	41	8.65
5.	Participation in group functions	63	13.29
6.	Desire for outside communication and friendship	69	14.56
7.	Non-availability of a regular job	88	18.57
Mean=90.57, Standard Deviation=43.37, Coefficient of Variation=47.89%			
d.	Infrastructure Reasons		
1.	Easy availability of inputs like raw materials	130	27.43
2.	Simple and easy procedure of SHGs	186	39.24
3.	Training facilities	145	30.59

4.	Easy marketing of products	15	3.16
5.	Demand of the products	69	14.56
6.	Easy accessibility of the working place	38	8.02
Mean =97.17, Standard Deviation =66.79, Coefficient of Variation =69.00%			

It was found that the economic reasons for joining Self Help Group were to have personal money income (37.13%), while only few (3.16%) reported that they joined to control over money. In personal and family reasons majority of the respondents had joined to utilize their free time (36.71%). Only few respondents (2.32%) reported that they had joined Self Help Group for sense of pride. The social and cultural reasons to join Self Help Group were to work in a group (37.34%) and 21.37percent respondents reported to join self help groups to have more social contacts. The infrastructural reason for joining self Help Groups was the most simple and easy procedure of Self Help Groups to work (39.24%) and the training facilities (30.59%). From the analysis, it is clear that 'To raise social and cultural life' is the prime reason for respondents joining the SHG, followed by 'To promote income generative activities'.

7.3. Activities undertaken by Self Help Group Women

The respondents reported about their participation in different activities organized by different organizations after becoming a member of the SHGs. The distribution of respondents according to their activities undertaken by Self Help Groups is given in Table 2.

Table 2: Distribution of respondents according to their activities undertaken by SHGs

Sl.No.	Activities	Frequency (f)	Percentages (%)
a.	ECONOMIC		
1.	Dairy, Goatery, Shepery	108	22.36
2.	Chhatua	139	28.48
3.	Agarbati, Candel, washing powder	62	13.08
4.	Masala (spice-process)	33	6.33
5.	Badi, Pampad, muruku, pickle making	36	7.17
6.	Bamboo work	20	4.43
7.	Teracoata	17	3.59
8.	Appliqué	16	3.38

9.	Rope-making,	11	2.32
10.	Weaving	16	3.38
11.	Rice vending	12	2.53
12.	Rice and Paddy business	14	2.95
Mean=39.5, Standard Deviation=40.83, Coefficient of Variation=103.37%			
b.	SOCIAL		
1.	Participation in social functions	39	8.23
2.	Fund raising for community welfare	18	3.80
3.	Education of girl child	65	13.71
4.	Problem solving of members	205	43.25
5.	Problem solving of non members	75	15.82
Mean=80.4, Standard Deviation=73.14, Coefficient of Variation=90.97%			
c.	CAPACITY BUILDING AND LEADERSHIP		
1.	Participation in developmental programmes	69	14.56
2.	lectures by imminent persons	15	3.16
3.	meeting government officers	326	68.78
4.	Office meeting organised by bearers	45	9.49
5.	Visit exhibitions/ melas	156	32.91
6.	Appropriate choice of leaders	274	57.81
7.	Duties divided among members and leaders	311	65.61
8.	Undergo training for capacity building	55	11.60
Mean=156.38, Standard Deviation=129.18, Coefficient of Variation=83.00%			
d.	CREDIT AND LOANING		
1.	Regular loaning among members	130	27.43
2.	Regular payment	117	24.68
3.	Operating bank account	465	98.10
4.	Taking credit from bank	456	96.20

5.	Discussion about bank loaning procedure	471	99.37
6.	Discussion on credit repayment	313	66.03
Mean=346.14, Standard Deviation=162.12, Coefficient of Variation=46.84%			
e.	POLITICAL		
1.	Meeting panchayat members	121	25.53
2.	Inviting panchayat members to SHGs	319	67.30
3.	Participating in community affairs	34	7.17
Mean=158, Standard Deviation=146.06, Coefficient of Variation=92.44%			
f.	EDUCATIONAL		
1.	Attend school functions	54	11.39
2.	Attend parent teacher meetings	24	5.06
3.	Arrange competitions	24	5.06
4.	Visit schools	36	7.59
Mean=34.5, Standard Deviation=14.18, Coefficient of Variation=41.1%			
g.	GENERAL		
1.	Health and sanitations	44	9.28
2.	Nutrition	65	13.71
3.	Animal husbandry	125	26.37
4.	Child care Any other (income generation)	35	7.38
Mean=67.25, Standard Deviation=40.5, Coefficient of Variation=60.22%			

The above results reflect the activities undertaken by Self-help group members. Majority of the SHGs (about 43.25 %) were involved in social activities like solving the problems of the members. For capacity building, most of the SHG members (68.78 %) used to meet government officers. Majority of the SHG members had discussed bank loaning procedure and credit repayment among themselves (99.37 %) as a part of credit and loaning activities. In case of political activities, maximum of the SHGs (67.30 %) used to invite Gram Panchayat (GPs) members for discussion of local issues. A very small proportion (7.17%) was interested for participation in community affairs. In educational activities, only 5.06 % respondents reported

that they attend parent teacher meetings and arrange competitions. It was also observed that very few (7.38%) of respondents only had knowledge about childcare and other activities.

7.4. Empowerment of women after joining Self Help Groups

There is no single method to measure the empowerment. The empowerment of women can be defined through certain indicators such as social, economic and personal change. It can be defined through certain indicators. Percentage analysis was carried out based on the information obtained from the respondents to evaluate their degree of empowerment. The results are presented in the following table 3.

Sl. No.	Indicators of Empowerment	Percentage (%)
1	Knowledge about banking loan procedure and credit Management	85.86
2	Leadership qualities	79.2
3	Skill upgradation and better technology	77.6
4	Economic independence	76.8
5	Standard of Living has improved	74.4
5	Good public relation and social participation	67.27
6	Breaking social, religious and cultural barriers	55.47

The narratives of women also reveal that participation in SHGs has changed the women. The women spoke of 'feeling of freedom', increases in levels of confidence and self esteem, a change in perceptions, a feeling of strength, and a movement away from restriction and constraints.

8. Problems and suggestions

Problems:

- i. Rural Odisha women have many restrictions and social taboos, they are not supported much by their family members to participate in SHGs.
- ii. Rural women joining in SHGs are always seen with suspicious eyes, particularly they face more social barriers.
- iii. Rural Odisha women are usually lack of self-confidence and always feel that they may not be successful in adopting new development schemes.
- iv. Women of rural Odisha have lack of knowledge about the availability of raw material, financial facilities, Government help and subsidy etc.

Suggestions:

The above problems can be solved by taking into account followings; with increasing educational opportunity among women, giving financial assistance, market facilities, developing of self employment programs, training through SHGs, subsidies, new schemes and organizing workshops, conducting research programme etc.

9. Concluding remarks

The study shows that the Self Help Group (SHG) is as an important mechanism for empowering rural Odisha women. The actual reason for rural women in involving SHGs is not be merely to get just credit, it is an empowerment process. SHGs not only expand options available to the rural women for their development but also provide them opportunities to develop their confidence, skills, improve status, and to bring about a change in the attitude of the society towards women. SHGs have the greater ability to make positive impact on the rural women empowerment through their personal, social and economical changes.

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