

Women Empowerment through Self Help Groups in Keonjhar District

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Abstract

In the last decades, the concept of women empowerment has changed from welfare to equity approach by which the present-day women are participating in decision making process in all aspects of society and developing internal qualities such as self-awareness and self-confidence. In this way, women's empowerment has become a pre-requisite for the socio-economic development of any community in the process of change. In India, poor rural people face with illiteracy, lack of skills, health care, etc. These are problems that cannot be tackled individually and can be solved through group efforts. Today this collective action is known as Self-Help Group (SHG), considered the vehicle of change for the poor, mostly for marginalized women. The initial idea with the creation of the SHGs was to empower women economically and socially. So, they can become more confident, more assertive, and more likely to participate in family and community decisions. Women empowerment is the word comes to the mind when we talk about Self-Help Groups. The present paper aimed to explore the impact and role of SHGs on rural women. Descriptive-exploratory design was used in the present study. Interview schedule was used for data collection. The study revealed that the women were joined SHG for the attainment, economic independence, to get recognition from society and to develop their self-confidence. Majority of women (90%) opined that they are able to increase their income and 76% women are learning new skills. Further 60% of women opined that they are buying their own stuff without depending their family members. It also reveals that 88%, 80% and 66% of women developed their self-confidence, social status and participating in decision making process with husbands for their family respectively. Through the different kind of activities women are able to earn something on their own without any male assistance and are now able to contribute to their family income

Keywords: Self Help Group, Women Empowerment, Socio-Economic

Backdrop of the study

Women's lack of empowerment is believed to be an important factor for their social, economic, and political status is lower than that of men. Hence, they require social and economic protection. Women's empowerment is the process of empowering women. Empowerment raises the status of women through education, awareness, literacy, and training. Women's empowerment equips and allows women to take life-determining decisions. They may get the opportunity to redefine gender roles, which in turn provide them more freedom to pursue desired goals. Self Help Groups have originated as a variety of micro finance system. It is a group based micro finance approach (other approaches are credit unions and co-operatives

village banking model, individual lending model, joint liability group model, Gram Bank model etc) which include socio-political development of economically marginalized people along with the improvement in income generation process. In India the movement is popularly known as SHG-Bank linkage model programme. It is a method of organizing the poor rural women to come together to solve their problem as a group. Here women collect their savings and put it in a bank. In return, they can access to loans with a small rate of interest with the main objective to start a micro-enterprise. It is formed with 10-15 members living in a particular locality. Thousands of poor and marginalized women in India are building their lives and societies through these groups. Indeed, this movement has become important for the financial services delivery but also for the livelihoods' promotion, community development and women's empowerment. India has adopted the Bangladesh's model in a modified form. To alleviate poverty and to an empower the women, the micro-finance has emerged as a powerful instrument in the new economy. With availability of micro-finance, Self-Help Groups (SHGs) and credit management groups have also started in India. And thus, the movement of SHGs has spread out in India.

The SHGs believe in two things: (Sundaram, 2001)

1. The poor can transit from dependency to self-reliance which is faster through social mobilization, awareness creation than through economic intervention.
2. Women form the basis of social mobilization and therefore aiming the women's empowerment is the most cost-effective strategy available, even for economic development.

When women gained control over their earnings they got more freedom in domestic decision making, gained confidence, better status in family and in social circles. Women associated with SHGs became self-reliant in the management of their activities especially in decision making, book keeping, conflict resolution and to a certain extent in the management of micro enterprises (Parmeswaram, 2005). Tribal SHG groups in Kandhmal district reported highest number of SHGs were formed with a view to receive economic benefits followed by 20 SHGs for upgrading traditional occupation and relieving debt burden (Panda, 2009). Most of the women became economically empowered after joining Self-Help Groups. Self-Help Groups enhanced their problem-solving ability and self-confidence (Leelavathy and Aradhana, 2006).

Further SHGs provide opportunities for economic empowerment of rural women and the possibility of taking up income generating activities that supplement their family incomes (Karnakar and Ghosh, 2002). The SHG members are involved in economic activities like goat-keeping, rearing poultry, collecting forest products maintaining live-stock (Yelue and Sahoo, 2002). Tanmoy Banerjee (2009) found that women income has been increased after joining SHGs. It made poor women financially self-reliant. Study found that 79% of women informed that they increased their income and savings, 64% of women expressed better awareness on health, and 72% are aware of developmental programmes (Usha et. al., 2004). The tribal SHG women are increasing their awareness on literacy and continuing education, sanitation and health care, more freedom in mobility inside and outside village, financial and service support for self-employment, adoption of small family norm etc (Yelue and Sahoo, 2002). Women empowerment is the word comes to the mind when we talk about Self-Help Groups. Banks charges low interest rates and getting loan is far easier. Socio-economic aspects of life have also improved. They started supplementing their family income and becoming more and more self-reliant. They are getting loan for income generative activities. It resulted in not only supporting them financially but help in improving their skill also. So, they are now better being known as skilled and paid working group.

As we saw majority of the research were based on the socio-economic status of the women in various district of Odisha due to the commencement of Self-Help Groups. In keonjhar district SHGs are also working successfully. But there is no empirical evidence considering the empowerment of Self-Help Group members. It is essential to know the impact of SHG in empowering the women in all aspects of life and earning from different livelihood activities. Hence, the present study is taken up to establish the new facts.

Objectives of the study

1. To understand the socio-economic background of the SHGs women.
2. To examine level of empowerment of women in terms of economic and social participation through formation of SHG.
3. To study the role of SHG in empowering women with different livelihood activities.

Design of the study

For the present study descriptive-explorative method was adopted to describe the socio-economic characteristics of women and to explore the empowerment level of women those who have joined SHG of Keonjhar district.

Papulation and sample

One village named Sadarapada of Keonjhar district was chosen purposively for the present study as many SHGs are functioning at a very successful manner in this village. Among the 10 SHGs a total of 50 women those who were involved in different types of activities are randomly selected as sample of the study.

Tool used for data collection

The researcher prepared a questionnaire for gathering information regarding the functioning of the SHGs and to explore the empowerment level of women who are working in SHGs.

Analysis and interpretation

Researcher used frequency and percentage for analysis of the data. Results pertaining to the objectives are presented below.

Table-1 Educational Status of SHG Women

Education Qualification	frequency	Percentage
Uneducated	13	26.0
Primary level	11	22.0
Secondary level	19	38.0
Higher Secondary and Above	7	14.0

The above table shows that majority (38%) of women studied up to the secondary level and 26% of them are uneducated. And 22% of them completed primary level education. Only 14% of them are studied up to higher secondary and above.

Table-2 Level of Economic Empowerment of SHG Women

Economic Attributes	Empowerment	Yes	Percentage	No	Percentage
Rise in income		45	90%	5	10%
Rise in saving		35	70%	15	30%
New skills		38	76%	12	24%
Personal belongings		30	60%	20	40%

The women are now economically empowered through SHGs. From the table it can be seen that majority (90%) of women are able to rise their income after with the help of SHG and 70% of women are able rise their level of savings for future support. Further 76% of the women opined that SHG help them to learn various new skills whereas 60% of the women are able to buy their own belongings and not depending upon their family members to buy it for them. It has made the women capable to raise their income which will help them to live a better life and also helped them to fulfil their needs.

Table -3 Level of Personal Empowerment of Women

SL.NO	Personal Empowerment attribute	Yes	Percentage	No	Percentage
1	Self Confidence	44	88%	6	12%
2	Better Social Status	40	80%	10	20%
3	Decision Making power	33	66%	17	34%
4	Regarding Use of Contraception	25	50%	25	50%
5	Move out alone	35	70%	15	30%

Becoming the member of a SHG had benefited the women a lot. Most of them agreed that through SHGs they are able to empower themselves. From the above table it can be seen that 88% of women are increased their self-confidence whereas 80% women are opined that it helps them in achieving better social status. Majority (66%) of women are able to take decision for their family with her husband which is a great indicator of empowerment. On the other hand, only 50% of women are takes decisions regarding use of contraception. Further 70% of women are able to move out alone without the help of other family members. The confidence level of women now a day has increased. Through self-help group women now is able to increase their social status in the society.

Table-4 Reasons for joining of Self Help Groups:

Statement	Percentage
To attain the economic independence	36%
To get recognition from the society	18%
For savings	20%
For Self -development	14%
For Self Confidence	12%

From the above table 36% of the women opined that they have joined SHG for the attainment of economic independence and for savings 20% of women joined. In order to get recognition from the society 18% of women, 14% for self-development and some (12%) of them joined for enhancement of self-confidence.

Table-5 Income Generating Activities and Pattern of Income of SHG Members:

Income generating activities	Average Monthly Income in (rupees)
Farming	2000
Thunga Making	1500
Making Agarwati	1000
Snacks Making	3000
Milk Production	12000
Making of Achar, Papad, Baadi	7000
Weaving	3500
Chaatua Powder Making	4000
Basket Making	3000

SHGs helps women to carry out various income generating activities in the rural areas and the average monthly income from each generating activity has been recorded and tabulated from each income generating activities in terms of rupees as shown in the above table to understand the average monthly income from each income generating activities. The above table shows that the highest income generating activity is Milk production followed by Achar, Baadi, Papad making, basket making, Chaatua powder making, Weaving, Snacks making, Farming, Thunga making, making of Agarbatis. There is so much of variation in income generation on each income generating activities because there is no proper market to sell their production. Through this different kind of activities women are able to earn something on their own without any male assistance and are now able to contribute to their family income.

Conclusion

The study revealed that inadequate educational qualification has never been a barrier in earning livelihood. Having low educational qualification, women are now in a position to earn 5000 and above per month on their own without taking any male assistance. The self-help groups in the present study area are engaged in various income generating activities. The activities of the SHGs are generally based upon traditional know-how and availability of local resource base. These different kinds of income generating activities had help the women to improve their status, life conditions and income in the family as well as in society. After joining the SHGs the level of empowerment among women developed in a tremendous manner and they are becoming empowered in all aspect of life. Self Help Groups are considered as one of the most significant tools to adopt participatory approach for the empowerment of women both social and economically.

The empowerment of women through SHGs would give benefits not only to the individual women but also for the family and community as a whole through collective action for development. The self-help group (SHG) approach is a new instance into the field of rural development which aims at improving the living condition of the rural poor by creating sustainable community- based institutions. It will give a new platform for the women to actively participate in the process of development through diverse livelihood activities by managing the natural resources.

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