

Empowering Women through Self Help Groups (SHGs) In Odisha – An Empirical Analysis

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Abstract: Empowerment of women is the buzz word for all of us. We talk about it in public places and try to prove our inclination towards the issue. Everybody knows that a patriarchal setup has its impact on societal structures with ramifications in all spheres. Women which constitute about half of the population can't be free from the evil impact of patriarchy. They are pushed to a closed setup deliberately to make them subservient to the men folk in every sphere of life. They are made to depend on men and for such dependence they are restricted to show up their inherent skills and capabilities. Given an open settings which allows them to flourish, women can accomplish the goals both personal and societal and prove their mantle. The present paper is an outcome of the empirical study conducted by the researcher for purpose of Ph.D. degree. The study was conducted in the district of Puri in Odisha to analyze the impact of SHGs on empowerment of women. The members of different SHGs, local elite and officials both Govt. and NGOs connected with this process were interviewed to collect data.

Keywords: SHGs on empowerment of women.

1. INTRODUCTION

Women are the less privileged ones in almost all societies. Their status compared to men varies in degree depending on various factors of a given society. Society which gives more emphasis on equitable growth of all its members irrespective of caste, creed, gender and religion is open to grow faster. This enables the process of gender justice to prevail in empowering women with fulfillment of their aspirations. A society with cultural bias towards a patriarchal dominance over its women population hinders the process in which the later is marginalized. Such society opens up to the women issues only when the marginalized groups put pressure on various decision taking bodies. These bodies feel the importance of such issues relating to women either in pressure or in obligation. The ruling political party with its ranks and files having its existence in various decision taking bodies does not want to undermine a substantial number of people as a 'vote bank' to slip away from it. Hence the party in power tends to maneuver in responding to the issues facing women which earn it an egalitarian image of governance. Empowerment of women presupposes an encouraging situation in which they need to get cooperation and facilitation from all spheres. Most importantly, the need for empowerment should come from them first in order to become sustainable. Growth of women results in development of her family, village and the nation in general since women constitute 48.46% of total population in India as per census data 2011. No nation can ignore such a vast population and should utilize these resources optimally in the interest of nation building in general and her family in particular.

In the past, women were not ready to come out to undertake works, jobs, business activity because of their shyness, fear, gender discrimination, male dominance in the society. But the general trend at present suggests that Indian women have come out of the four walls of the house to take up entrepreneur and productive activities. Economic freedom as a motivating factor has induced women to think of some income generating activities. Of course, it is the responsibilities of both men and women to take up some productive activities so that their family economy can flourish which can address

the problems of unemployment and poverty. These productive activities can generate employment for others too. Their involvement in micro-enterprise can create additional funds to meet the family needs which in turn contribute to the national economy. The micro-enterprises are integral parts of planned strategy for securing economic development of the poor women which can motivate them to participate in social and political spheres. It is revealed that more numbers of rural women participate in agro-based activities. This is mainly due to the fact that rural women are more exposed to agriculture and related activities as they are in agrarian settings. Entrepreneurship is perhaps the only solution to the growing unemployment among rural youth. It helps to generate employment for a number of people within their own social settings. Women in general prefer to start some enterprises in their own community as it is easier for them to take care of their family simultaneously. Entrepreneurship development among rural women helps to enhance their personal capabilities and supports decision-making abilities in the family and society as a whole.

2. EMPOWERMENT OF WOMEN

The word empowerment is a composite term which refers to a process by which women take control over and ownership of their choices. It is a continuous process through which awareness and capacity building increase with greater participation, decision making power. It makes use of women power by utilizing their tremendous potential to lead dignified and satisfying life with confidence and competence as person with enhanced self-esteem, rights and responsibilities. The term empowerment have been defined as the ability to define one's goals and act upon them which involves awareness of gender in power structures, self-esteem, and self-confidence. Empowerment as a concept was introduced at the International Women's Conference at Nairobi in 1985. The conference defined empowerment as "a redistribution of social power and control of resources in favour of women". It is the process of challenging existing power relations and of gaining greater control over the sources of power. Empowerment is a multifaceted process which encompasses many aspects i.e. enhancing awareness, increasing access to resources of economic, social and political etc. The impact of globalization has its ramifications on status of women in some form or other in most of the developing countries with the variation of degree. The United Nations has also emphasized on due attention of the world community on this issue for some years. Women empowerment is closely related to an increase in the strength of women such as spiritual, political, social or economic. An empowered in real sense achieve increased control and participation in decision making that leads to their better access to resources with enhanced confidence and capacities.

3. WOMEN EMPOWERMENT IN INDIA

The year 2001 had been declared by the Government of India as "Women Empowerment Year" to focus on a vision where women are equal partners like men. The need for such initiative could be well understood even after more than fifty years of India's independence half of its population remained under privileged although the Constitution clearly guarantying the equality and equal opportunities irrespective of caste, creed, gender and religion. Constitutional provisions and legislations in support of women did not yield much because of an unfavourable patriarchal society obstructed on the path of women empowerment. Based on information received from rural areas that women have started forming small groups with contribution of small amount from each member to develop saving habits and accumulating the money for starting micro-enterprise collectively and also individually by taking loan from the common fund, Govt. of India tried to facilitate the process to form small Self Help Groups (SHGs). The process took off in a mission mode and within a short span of time success stories started pouring in from different parts. The State Governments took the advice of the Central government with all seriousness and formulated plans and policies accordingly in their respective States. Hence SHGs started functioning and became tools for poverty alleviation and economic independence to some extent. The SHGs were linked with Banks, Cooperative Banks, Regional Rural Banks, NABARD and NGOs in order to facilitate their functioning. The women who were associated with this process started thinking and doing things differently and their world views were different from the non-member women. The present paper is the outcome of a study to analyze the empowerment of women through SHGs. In Odisha these groups started functioning under the flagship programme for poverty alleviation and empowerment of women named as Mission Shakti launched by the honourable Chief Minister of Odisha on 8th March 2001. Subsequently SHGs were linked with other development and welfare programmes of Government of Odisha for involving women in these sponsored programmes for fruitful implementation.

4. METHODOLOGY

The study was conducted in 16 Gram Panchayats & 2 Blocks of Puri district. Stratified random sampling method was used to select the sample. Eight numbers of Gram Panchayats were selected from each block which was chosen randomly. Then, from each Gram Panchayat, 10 numbers of Self Help Groups were selected randomly. The total number of SHGs is 160 (10x8x2) taken as study unit. President, Secretary, and five members from each SHG i.e. (160x7) = 1120 numbers of respondents were selected purposively. Then, a list of women who had undergone skill development training for microenterprises by the government in different fields such as, Chhatua, Agarbati, Candle, Masala, Badi, Pampad, Goatery, Shipery, Applique, Ropemaking, Spice-process, Weaving, Rice vending, Rice and Paddy business, Cattle rearing etc. was prepared with the help of Industries Promotion officers. Total number of respondents found to be undergone training on the above said fields were 940. Hence, population was 940 in number. A structured interview schedule and guidelines was developed keeping in view the objectives of the study. Primary data were collected from interviews and focus group discussions (FGDs) and key informant survey. Secondary data were collected from review of related documents, articles, and books. Survey with interview was done to collect the data from the respondents. In families, husbands, mothers and grown up sons and daughters were interviewed to understand the role of women and effect of the programme. Key information on the programme was collected from the CDPO, IPO, President of SHGS federation, programme Assistant of DRDA and local leaders. Participant women and community leaders participated in the FGDs in which almost same questions for the survey was used. The FGDs was intended for the women to speak freely and present their self- assessment, and also for the local elites to justify the programme outcomes and the roles of women. Attempts were made to measure the level of empowerment i.e., decision-making capacity of women in personal and family matters, through survey and interview to understand the situation of women prior to the programme intervention and the changes following the intervention. The data collected from the participant women were validated. Analysis of data was done with the help of Excel programme (Analysis tool pack) i.e. cross tabulations, frequencies, and percentages. The microenterprise programme components were considered at the core inputs for measurement of empowerment, while family background of the women is used to see its effect on programme outcomes.

5. ANALYSIS OF DATA AND STATISTICAL INTERPRETATION

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.

Self Help Groups (SHGs):

Success stories of Women and SHGs in many parts of the country speak volumes about the role of these groups. The SHG in our country has become a source of inspiration for women and their welfare. Formation of SHGs is certainly a viable alternative achieving the objectives of rural development and to get community participation in all rural development programmes. SHGs are also viable organized set up to disburse micro credit to the rural women and encouraging them together into entrepreneurial activities (Abdul, 2007). To alleviate the poverty and to empower the women, the micro-finance, Self-Help Groups (SHGs) and credit management groups have also started in India. Self Help Group (SHG) is a small voluntary association to form a group. It is an informal and homogenous group consisting of not more than twenty members. The number has been limited to 20 for each SHG in order to avoid legal complication for registration. It is recommended to be informal to keep them away from bureaucracy, corruption, unnecessary administrative expenditure and profit motive. The purpose of making it informal is to provide a homely atmosphere and labour-intensive mode for Poverty reduction which simultaneously works to empower and shape the lives of its members in a better way. Groups are expected to be homogenous and like-minded so that the members do not have conflicting interest and all the members can participate freely without any fear. Self-Help Groups (SHGs) Movement has triggered off a silent revolution among women and in the rural credit delivery system in India that proved as an effective medium for delivering credit to rural poor for their socioeconomic empowerment.

SHGs as an effective and fruitful mechanism for Women Empowerment:

One has to believe that the progress of any nation is inevitably linked with social and economic plight of women in that particular country. Empowerment by way of participation in SHG can bring enviable changes and enhancement in the

living conditions of women in poor and developing nations. The underlying principle of SHG is to provide to the poorest of the poor and to achieve empowerment. Self Help Group (SHG) is a process by which a large group of women (10 - 20), with common objectives are facilitated to come together voluntarily to participate in the development activities such as saving, credit and income generation thereby ensuring economic independence. It has to bring group consciousness among women, sense of belongingness and adequate self-confidence. In fact, what she cannot achieve as an individual can accomplish as members of group with sufficient understanding about their own rights, roles, privileges and responsibilities as a dignified members of society at par with men. When she becomes a member of SHG, her sense of public participation, broad horizon of social activities, high self-esteem, self-respect and fulfillment in life expands and enhances the status of women as participants, decision makers and beneficiaries in the political, economic, social and cultural spheres of life. In other words, we can say that SHG is an effective instrument to empower women socially and economically which ultimately contributes in the overall development of the country like India wherein still large segment of women population are underprivileged, illiterate, exploited and deprived of basic rights in social and economic spheres. The experiences of SHGs in many countries have been proving great success as an effective strategy and approach in recent years. Group-oriented efforts in the form of Micro-credit groups in different countries of Latin America, Africa and Asia are examples of current self-help efforts. The Grameen Groups in Bangladesh, Local self-help development efforts - Harambee in Kenya, Tontines or Hui with 10 to 15 members involved in financial activities through cash or kind in Vietnam, self help efforts through credit unions, fishermen groups village-based banks, irrigation groups etc in Indonesia, the self-help groups (SHGs) in countries like Thailand, Nepal, and Sri Lanka and India are successfully proving forms of micro-credit groups or SHGs. The Constitutional provisions assure equal status and equal opportunities to women at par with men which can be addressed in a better way through SHGs. As a group-oriented model, SHGs in India is a mechanism for women's development to bring in individual and collective empowerment through improvement in both 'condition' and 'position' of women. SHGs are platforms and forums to mobilize women to protest against domestic violence, rising prices, legal discrimination, crime against women, child marriage etc. In this way, it aims to empower women with various forms of power. Several factors and strategies have been provided by the SHGs that have made a positive contribution in empowering women. These groups are supportive and sources of timely advice for balancing family and business responsibilities, leadership, experience in decision making and discussions on social issues. As a result, the numbers of SHGs have been increasing day by day. Women who comprise half of human resources have been identified as key agents of sustainable development and women equality is as central to a more holistic approach towards stabilizing new patterns and process of developments (Jha, 2009). The contribution of women and their role in the family as well as in the economic development and social transformation are pivotal. Women constitute 90 per cent of total marginal workers of the country. Rural women who are engaged in agriculture form 78 per cent of all women in regular work (Kumar, 2009). Experience of NIRD action research projects reveal that the operational aspects, such as the extent of enabling that goes into the community self-help processes and sharpening the mind set of women. Men and the project administrators are the critical components that determine their extent to which empowerment may or may not take place. The role of micro-credit is to, improve the socio and economic development of women and improve the status of women in households and communities. The micro entrepreneurs are strengthening the women empowerment and remove the gender inequalities. SHGs micro credit mechanism makes the members to involve in other community development activities. Micro credit is promoting the small scale business enterprises and its major aim is to alleviate poverty by income generating activities among women and poor. Therefore, they could achieve self-sufficiency. Now-a-days economic development is one of the factors that have changed the entire scenario of social and cultural environment within the country especially for the women. The rural women are engaged in small scale entrepreneurship programme with the help of SHGs and through these that they are economically empowered and attaining status in family and community. Rural women play a vital role in farm and home system. She contributes substantially in the physical aspect of farming, livestock management, post-harvest and allied activities. Her direct and indirect contribution at the farm and home level along with livestock management operation has not only help to save their assets but also led to increase the family income. She performs various farm, livestock, post-harvest and allied activities and possesses skills and indigenous knowledge in these areas. The women were empowering themselves technically to cope with the changing times and productively using their free time and existing skills for setting and sustaining enterprises. They were engaged in starting individual or collective income generation program me with the help of self-help-group. This will not only generate income for them but also improve the decision-making capabilities that led to overall empowerment.

Empowerment of women in different spheres:

Economic empowerment, increased well-being, social and political empowerment for the rural women is a challenge. Micro enterprises in rural area can help to meet these challenges. Micro-enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women. Following are some of the personal and social capabilities, which were developed as result of taking up enterprise among rural women. Economic empowerment, improved standard of living, self confidence, enhanced awareness, sense of achievement, increased social interaction, engagement in political activities, increased participation level in Grama Sabha meeting, improvement in leadership qualities, involvement in solving problems related to women and community, decision making capacity in family and community are the positive outcomes. The rural women have become a "Vote Bank" for different political parties both are reciprocally related to each other in the matters of political mobilization, electioneering, distribution of cash for votes and availability of loans, taking favour from the officials and sale of products. Party in power in State has got added advantages of government machinery to maneuver in using these groups in their favour. Most of the centrally sponsored programmes implemented through the State government create ample room to maneuver for the ruling party through these women groups. All credits go to the Chief Minister for such developmental and welfare schemes as perceived by these women.

Microenterprises through SHGs and different agencies like DRDA, Mission Shakti, ORMAS, SIDAC, NABARD, DIC, KVIC, and TRIPTI AND JANASADHANA are working for the promotion of microenterprise programme in the selected area. It is providing training to the women SHGS on making of Badi, Pampada, Spices, Agarbati, Pickles, Invitation, and Greeting Cards; Readymade garments and handicrafts items, stone carving, appliqué, terracotta, wooden toys, and several other items for establishing their own enterprises. After giving training, these organizations take care for arrangement of finance for SHGs for the purchase of raw materials and equipments for production of goods through bank linkages and microfinance. The SHGs utilize the money in the production of Badi, Pampad, Chhatua, Spices, Agarbati, Pickles, invitation and greeting cards, readymade garments, handicraft items, handloom items and several items. In order to enhance the knowledge of women SHGs about production and marketing these training organizations makes arrangement various exposure visit for trainees of food processing training programme to food processing unit like OMFED. Similarly, the visit to Ready Made Garments Unit, Spices unit, Carpet units, Handlooms and Handicrafts unit etc. are also arranged by these organizations. They also guide the SHGs to participate in various mela, exhibition both inside and outside of the state organized by Government and Non- Govt. Agencies for sale of their products. The respondents reported about their participation in different activities organized by microenterprise training programme. Chhatua is mixture powder of wheat, groundnut, bengal-gram and sugar. Maximum women were engaged in this activity to establish their own enterprise because there is no risk of marketing their products and purchasing of raw materials. It is a fact that obtaining skill and utilizing it for earning income through establishing microenterprises are two different things. Once the women get training, they can use it as daily skill worker for other organizations or can use it occasionally at home and may establish self-business. It is generally agreed that having skill alone is not enough to start business. They need capital too. A study has been undertaken to know about the participating rural women what they did after the training and how they started their business or work. The findings from the study suggest that 78% of the participants were just homemakers or doing just household jobs before they joined this programme. About only 21%, women were engaged in little earning along with their household works. They were involved in their caste occupation apart from their house-hold works. After getting training, about 7 % women could start their business. They took loan from their groups, got support from their husband, grown up sons, daughters and with the help of training organizations in which they are involved. They started business on stitching of blouse and petticoats, making of badi, pampad, fried Bengal gram dal, Agarbati, phenyl, etc. Near about 16% did not continue work relating to the training and join in other work or business after training for earning income. Maximum respondents (68%) are working in related fields. Most of the women could not manage to open their own business or enterprise. The training gave those skills, information, and business management orientation. However, they could not initiate business on their own because they lack sufficient fund, enough motivation, and self-confidence. A study has been undertaken to know about the participating rural women before as well as after training through microenterprises programmes. It is found that after getting the training on different trades, most of the rural Odisha women were engaged in work related to their skill. About 46% respondents did not earn anything before joining the training. However, after training it is found that near about 81% of the respondents earn through microenterprises. The involvement of women in training for micro enterprises has added an income from Rs.1500/- to 3000/- to 32% of the

respondents. About 14% respondents earned from Rs.3000-5000/-. Since 18% of the respondents did not work or involve in microenterprises have no increase in income at all.

Empowerment of Women through Microenterprises:

Women became a member of Self Help Group in the beginning stage. Then, she involved herself in different credit and saving activities. Earlier it is found that the group members regarding the credit of the group took maximum decision. Respondents' husband took decision regarding the utilization of money always. In the present investigation, decision-making capacity of the respondents related to personal, family matters and savings studied before and after the training for microenterprises. Because, decision-making capacity is considered as an indicator of women empowerment in the present investigation and decision regarding savings of income is considered as capacity building. The study reflects the overall participation in decision making of respondents in both family and personal matters. It found that before getting training, 21% of respondents only always participate in decision-making and near about 79% of respondents never participate. However, after training, it is found that 57% of the respondents started taking part in decision-making. It can be concluded that training was effective in bringing the change in decision-making capacity. It is evident from the study that before participation in training programme for microenterprises, 14% of the respondents always took decisions in buying personal items such as toiletries, personal clothing, ornaments, and some fancy items etc., visiting places, visiting market places or institutions, arranging recreational facilities and meeting with people. 86% of them never took decisions regarding their personal items, which shows their low participation in decision making. After women took part in training programme, 63% respondents found to take decision always on personal matters. Involvement of women in microenterprise training programme enhances their decision-making capacity on personal matters. Before involvement in training programme, only 8% respondents always took decision on family matters like child education, marriage of their son and daughters, making big and small purchases etc. However, after training 57% of respondents participated in family matters decisions. While interviewing the respondents, it was observed that the outside work of the family are carried out by the family members and even when the women go outside, family members escort them. The involvement of women in micro enterprise programme is usually linked with the different groups and institutions for their works and orders. Women now with changed ideas and attitude are coming in contact with outsiders in connection with procurement of raw materials and sale of the products without depending much on male members. When male members provide money alone to meet all family expenses, it becomes a burden on them, in meeting partial and small demands of the family expenses. After the involvement of women in microenterprise programme, they could earn something and it lessens the burden of head of the family to some extent. Besides that help, they also contribute more and more in maintaining the relationships by buying gifts for family members, treatment of the family guests, buying of new work simplification gadgets for household works, new dress for their husbands, sons and daughters. When the women do not have income, they have to ask consult the family heads about what they want to buy and why they need money. On the other hand, income-earning opportunities give women certain level of freedom of choices to buy their personal items, recreational items, and decisions regarding their business. It is fact that when the women engage in income generation programme and start contributing to the family expenses, the women start enjoying respect of the family. This change implies that the status and respect of the women in their family are raised. Since they share more family responsibility, they command relationship of trust in families and their family members appreciate their work and feel proud for them.

6. PROBLEMS AND SUGGESTIONS

The Self Help Groups (SHGs), through microenterprise programmes, is recognized as an important mechanism for empowering women. However, rural women in Odisha have many restrictions and social taboos. The family members do not support much to these women to participate in microenterprise programme. The organizational structure and bureaucratic apathy creates problems for them even within the group. Marketability and marketing of their finished products are some of the problematic areas which discourage women to some extent. Political parties use these groups in their favour for which they feel exploited

Suggestions:

The above problems can be solved by taking into account followings;

- with increasing educational opportunity among women,

- giving financial assistance, market facilities,
- developing self-employment programs,
- training through microenterprises programmes,
- subsidies, and new schemes
- organizing workshops and conducting research programmes

7. CONCLUSIONS

It is found in the study that Self help groups are important arrangements and mechanism for empowering rural women through poverty alleviation programs and participating in various decision making situations. These women groups have undergone tremendous changes in their strive for economic independence and contribution towards family. Cultural and traditional barriers at times put them in to back foot even after getting training . The most visible impact of SHGs on women is attaining goals through collective action. The success of any mission depends much on the interest level of the stake holders and the level of intervention by different agencies. The training program should address the real needs of these women in order to motivate them. Procuring raw materials for some products and marketing of some finished products are some of the difficulties faced by these women

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