

A Comparative Study on Social Economics Development of Women through Self Help Groups of Odisha

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Abstract- Active participation in social, economic and political spheres would help in enhancing process of decision making; empowerment and it will also give women the desired self-respect and social dignity which are the pre requisites of empowerment. A pre-test study was carried out in sample districts to check the reliability of the schedule. A sample of 45 respondents has been selected for this purpose. It is observed that the Self Help Group activities undertaken by the unemployed rural women are very much helpful to increase their income, economic position and assets position as well as decision making power.

INTRODUCTION

Women, who form nearly half of the human capital in the country, number about 586.5 million according to the 2011 census of India. This represents 48.46 per cent of the country's population of, 1210.2 million. If they can be effectively utilized there will be a great value addition to the economy. Research has proved that women are better managers than men. A woman does double the amount of work and contributes doubly to the economy but she is still considered as a burden. Women are still suppressed, oppressed and violated in many ways. Their development is further complicated by intervening factors like gender discrimination, low level of education and work participation, poor nutritional status, poor health and lack of access to health care. They are bearing the cross from the womb to the tomb. Instances of infanticide and feticide bear testimony to this.

Pandit Jawaharlal Nehru once said, "To awaken the people, it is the woman who should be awakened. Once she is on the move, the family moves, the nation moves." Nehru further added that the building India as a nation will also be judged by the position of Indian women. The World Bank report and the World Conference on women declare that women are central to the poverty alleviation efforts. Hence women's empowerment and their full participation on the basis of equality in all spheres of society are fundamental for the achievement of gender equality and development and peace in every nation. So it is clear the social, economic and political

empowerment of women is the need of the hour, as it is the only sure way of making them equal partners in development. Empowerment literally means becoming powerful. The Dictionary of Social Work defines empowerment as the theory concerned with how people may gain collective control over their lives so as to achieve their interests as a group. The Global Conference on Women Empowerment, 1988 highlighted empowerment as the surest way of making women partners in development.

IMPORTANCE OF THE STUDY

In the past, the programmes for development of women, especially rural women were generally welfare and relief oriented. Women were primarily beneficiaries and not participants in programmes intended for their development. But the recent trend is a shift in viewing women as participants in the process of development rather than as beneficiaries. This means that properly motivated women can choose to be involved in decision-making in their own development and that of the community to which they belong.

Women constitute nearly half of the rural population in India and play a vital role in its rural economy. It is heartening for them to be treated equal partners along with men in the development process. Recent experiences have shown a strong link between education and development of rural women as education is vital to human resource development. Education and training will go a long way in achieving a fair treatment to rural women and help in raising their status. Training of rural women is especially important to increase their involvement in the development process, enhance their skills and make them equal partners in the

STATEMENT OF THE PROBLEM

In the post-independence period, India has achieved significant progress on the industrial and economic fronts. Still the progress does not trickle down to the poor people and women. Consequently, widening disparities can be noticed involving urban and rural people, upper classes and disadvantaged low classes and between men and women. Women have unsuccessful to get their proportionate share in the accomplishment of growth.

Though the Indian Constitution guarantees equality of opportunity related to work, equal rights for livelihood, equal pay for equal work, there still exists a wide gap between the goals enunciated in the Constitution and the important reality of women in India. In rural India, it is variable in stipulations of every set of ideas of development, the socio-economic condition of rural women has failed worst than men in all regions. In empowerment, earnings, education, health status and decision-making powers, there is a clear difference between male and female. In reality, women lag behind in terms of every set of socio-economic indicators, in spite of the universal equality being one of the constitutional mandates. The same kind of imbalances mark the rural population below the poverty line. How the self-help groups facilitate rural women to come out of the imbalances is an issue to be addressed. Self-Help Group enables the women to earn their own livelihood besides participating in the process of development. The design has been extensively used by voluntary agencies for a long time but has been incorporated in the conventional growth programmes only recently.

OBJECTIVES OF THE STUDY

The general objective of the study is to examine the nature and extent of women empowerment through SHGs in three Districts of Odisha and the specific objectives are as follows:

- To portray the socio-economic background of self-help group members in Ganjam, Gajapati and Puri District of Odisha.
- To get an insight into the organization, conduct of meetings, marketing practices and financial assistance to SHGs.
- To study the impact of SHGs on the mobilization of savings and access to credit to poor women.
- To study the overall performance of women self help groups in study area of odisha.
- To evaluate the benefits derived by the members of SHGs and to assess the degree of upliftment in the socio-economic status of group members.
- To enquire about the problems and constraints faced by SHGs

HYPOTHESES OF THE STUDY

The following hypotheses are formulated to meet the above said objectives of the study are:

- There is no change in asset creation and income level of women after joining as members of SHGs.
- There is no improvement in the decision-making power of women in and outside of home after joining as members of SHGs.
- There is no significant difference between demographic characteristics and factors of individual employment.
- There is no skill development in Self help group members after joining SHGs.
- Micro-credit schemes have not been able to lift women out of abject poverty.
- SHG members are facing problems.

METHODOLOGY OF THE STUDY

Keeping in view the specific set of objectives enumerated, an in-depth study of the performance Self-Help Groups in Ganjam, Gajapati and Puri three District of Odisha has been attempted. The study is based on

both primary and secondary data. The sampling design is formulated for the purpose of collection of primary data.

The study is based on data from both primary and secondary sources. The primary data were collected from the sample respondents by adopting the methods of Interview Schedules, Personal Interviews and Observation. To elicit the required information, a well structured questionnaire was designed with probing questions.

Secondary data relating to the different aspects of Self-Help Groups (the structural set-up and functional aspects) have been collected from the official records maintained by the non-governmental organisations in the district. The information regarding various activities of SHGs were collected from the offices of District Rural Development Agency (DRDA), Chief Planning Office (CPO), Odisha Corporation for Development of Women Ltd., Mahala Mandal, Project Implementation Unit, District Collectorate Office (DCO), Statistical Information Department, State Institute of Rural Development and Rural Banks, Cooperative Department of Women and Child Welfare, Women's Studies Centre, University Libraries, Statistical handbook of Odisha and other published reports, books, articles in Journals, internets/websites, Newspaper clippings and district gazetteers were also referred to draw secondary data.

LIMITATIONS OF THE STUDY

The present Research studies do have some limitations and this study is no exception as such. Major limitations of the study are given below:

- During the course of field work it was found that some of the women self help group members are seen to have come from economically well-to-do and influential families which is conflicting to the concept of self-help groups.
- Only women self help groups have been taken for the study although a number of men SHGs also exist.
- Due to the lack of time and budget constraint the researcher has studied the women self help groups in ganjam, gajapati and puri districts of Odisha only.
- As the study is based on the primary data collected through interview method, the reliability depends on the true response of the SHG leaders and members.
- However, adequate care has been taken to draw out response through cross checks.
- The respondents have provided the information from their memory. Hence the data may suffer from recall bias.
- The data from the respondents were collected within a particular period of one year i.e. 2016-17, hence the opinions of the respondents were also limited to the circumstances which existed during that period only.
- All the findings and observations made in this study are entirely based on the respondent's opinion and response

MAJOR FINDINGS

Socio-Economic Background of the Respondents

The socio-economic background of the respondents SHG members facilitates proper understanding of the economic conditions of the respondents households and the impact of the micro-enterprises on the improvement of their economic position. In this section an attempt is made to present and analyze the social and economic background of the respondents SHG Members and respondents households .

- Majority of the respondents (37.33 per cent) belong to BC community. Moreover majority of OC community are in Ganjam District (31.33 Per Cent) majority of BC (41.33 per cent) and SC community are in Gajapati (22.67 per cent) and majority of ST community are in Puri (6.67 per cent), and around 74 per cent of the total respondents are in below 40 years of age .
- More than 24 per cent of the respondents are illiterates and majority of them are 28 per cent in Ganjam. As much as 42.22 per cent of the total has primary/secondary education and majority of them belong to Ganjam i.e. 46.67.24. Of the total respondents. 24 per cent have high school education and majority of them arc in Puri i.e 30.67 per cent.
- Among the total respondents 10.80 per cent have taken up small business, 14.67 per cent are engaged in petty business as their micro-enterprise activities for availing financial assistance from their respective SHGs. The members who have undertaken milk vending are accounted for 12.89 per cent of the total ranging from 14.66 per cent in Puri 10.67 per cent in Ganjam.
- The total value of the house of all the respondents is worked out to Rs.2.28.39.150 with an average of Rs.2.83.850. Of the total women respondents members. as many as 44.89 per cent are living in pucca houses ranging from 49.33 per cent in Puri District to 33.33 per cent in Ganjam District and 20 per cent of the total respondents live in semi-pucca house. The members of Katcha and Thatched house constitute 35.11 per cent of the total respondents . The average value of the Katcha and Thatched houses is worked out of 61.350/-the average value of semi-pucca houses to Rs. 80,000- and the average value of pucca houses to Rs. 1.42.500.
- The respondents undertaken small business as their micro-enterprise activity has (the value of their houses owned is high followed by milk production and petty business.
- About 23. 11 per cent of the total respondents have no land and 76.89 per cent have land of various sizes. Among the land holder s 37.78 per cent of the total respondents have 1.2 acres of land. 22.22 percent have 3 and acres of land.

Household Details

- Most of the households of the SHG members have 3-4 children in their house. For 41.78 per cent of the households of sample members, their husband are the head of their families. District wise the responses are significantly, high (48 per cent) in Puri and followed by Ganjam but in Gajapati they constitute only 36 per cent. It is important to note that for 30.67 per cent of the total respondents, the head of the family is Father/Father-in-law.

- Around 24 per cent of the total households have agriculture their primary occupation. District wise the percentages are ranging from 2.8 in Ganjam to 24 in Gajapati and it is only 18.67 in Puri.
- About 36.44 per cent of the respondent husbands are educated up to secondary level among them 41.33 per cent are in Puri followed by Ganjam and Gajapati in that order. The respondents husbands who studied up to primary education constitute 32 per cent of the total ranging from 78.66 per cent in Ganjam to 38.66 per cent in Gajapati.
- About 31.06 per cent have secondary level of education from 33.18 per cent in Gajapati to 28.87 per cent in Ganjam. Of the total, 186 household members of respondents constituting 30.24 per cent have primary level of education but such responses are high (32.86 per cent) in Ganjam.

Satisfaction

- On the whole a bare majority has high level, but Puri shows a high level of discontent. The discontent is also medium in Gajapati i.e 61.33 per cent and in Ganjam is 38.07 per cent. Those with medium and high levels of discontent constitute 75.11 per cent on the whole.
- Those with medium and high levels of discontent constitute about 43.5 per cent among SCs, 11.86 per cent among STs, 71.14 per cent among BCs, 67.21 per cent among other castes and discontent is 6.30 per cent among Non-Hindus.
- The age and level of discontent in the medium age level is high in the age group of 18-40. If it is considered the age group of 18-30 and 31-40 as one. The low level discontent is around 61 per cent and the high level discontent constitute 57.11 per cent in the age group of 18-40 years.
- Among those in the low discontent group, 62.50 per cent are either illiterate or have an education up to primary level. As many as 66.93 per cent of those in medium and 71.43 per cent in high level have either- primary or high school education level.
- Most of the respondents living 1 - 2 acres of land have all the levels of discontent and 23.11 per cent have land less. Of them the discontent is equal divided between low and high. But 24 respondents have medium level of discontent.
- Above all respondents have low level of discontent. 127 respondent have medium and 42 respondent have high level of discontent and more critically majority of them have the income level of Rs. 30001-50000.

Views about the Government and Elections

- 30 per cent and majority of them belong to Ganjam, thus indicating their recognition of the need for a party system and democracy. And about 40 per cent of the total is against to the statement, i.e. the government in this country can be run better if there were no party system. The responses of Puri are high i.e 45.33 per cent and Gajapati i.e 40.01 per cent.
- As many as 62.66 per cent of the total respondents either "Disagree" or "Strongly disagree" to the statement. It means they do not think that central Government is taking more interest than the state

government in matters relating to the welfare of women. District wise in Puri, Ganjam and Gajapati, they constitute a majority. But in Gajapati they are the largest group.

- About 8.89 per cent of the respondents have either not responded or stated that they do not know how to assess the relevance of micro-enterprises to women but such responses are significantly high (12 per cent) in Ganjam . (2) a majority (37.78 per cent) of the total respondents Districts 'Strongly Agree' that the micro-enterprises undertaken by them through SHGs are more relevant to women. (3) As many as 28 per cent (63/125) of the total respondents 'Agree' that the micro-enterprises undertaken through, SHG are relevance to women. (4). the study also reveals that majority of the SHG members have positive attitude relating to relevance of microenterprise to women.

Awareness on Self Help Groups

- As many as 42.66 per cent came to know about SHGs through 'I V'. Of them, Puri exhibits highest percentage i.e 50.60 of respondents followed by Gajapati and Ganjam .
- Regarding motivation, Leaders/members self help group 42.66 per cent, village leaders i.e. 30.66 per cent, friends/relations i.e 26.66 per cent. Majority of the respondents in Puri in 41.33 per cent, Ganjam in 49.33 per cent and Gajapati in 37.33 per cent were motivated by Leaders/Members of SHGs to join as Member of SHG.
- More than 95 per cent of the respondents joined as member of SHGs for savings/thrift. Out of them all the respondents in Puri are of the same opinion. Likewise 62.22 per cent of the respondents joined to undertake income generating activities and majority of them belong to Ganjam. Moreover, 93.77 per cent of total respondents joined by expecting loan and all the respondents of Ganjam opined the same. All the respondents of Puri joined as, member of SHG for saving/thrift and all the respondents of Ganjam and Gajapati joined the SHG expecting loan.
- About 87.11 per cent of the total respondents are aware of the year of information of their Group and mere 20 respondents i.e. 8.89 per cent are unaware of this.
- Around 74 per cent of the total respondents are aware of and 18.22 per cent of the total respondents are not aware of the number of members in their group. Majority of the members in Gajapati in 81.33 per cent are aware of and 24 per cent of the respondents in Ganjam district are not aware of the number of members in their group.
- As for as the name of the leaders of their group, 91.10 per cent of the total of respondents are aware and range from 96.00 per cent in Gajapati to 84 per cent in Ganjam district.

SUGGESTION

The present research having gone through the finding. Intends to suggest the following for improving women through SHGs.

- Illiteracy ratio is very high in the members of SHGs. Hence, literacy must be improved by establishing Adult Education Night Centre in these districts.

- Most of the respondents have 3-4 children. Hence, family planning methods should be strictly implemented in order to reduce the expenditure and increase repayment capacity.
- There is discontent in the members over the SHGs. Hence, discernment is dissipated by convening meeting by the group leader and concerned officials.
- Around 46 per cent of respondents trained that both officials and non-officials are not cooperating. Hence, the Government should initiate the officials and non-officials to work for Self Help Groups.
- Around 50 per cent respondents are facing the problem in meeting the President, Zilla Parishad for various purposes. Hence the President, Zilla Parishad is available and clarifies the doubts and help the members.
- Majority of the respondents are joining Self Help Groups with the mission of savings/thrift and expecting loans. But the loans are not up to their desired level and security is another problem. Hence, loan level is to be increased and security will be waived.
- Still, all the respondents are not attending the meetings conducted by the leaders. So, it is directed that 100 per cent respondents should attend the meeting.
- times of members' savings.

CONCLUSION

The results provide ample evidence to confirm that the micro-credit programmes through Self Help Groups have positive impact and generation of income and providing gainful employment especially to rural women who remain unemployed. The extra income generated by the women through the micro enterprise enable them to come out of the poverty level. Similarly the micro credit programmes through SHGs promote savings among the rural women members. In fact, the micro credit programmes through SHGs are very suitable instruments for the empowerment of women.

The Self Help Group activities undertaken by its members are very much helpful to increase their income, economic position and assets position. Moreover, the decision making power has increased among all the members after joining as members of Self Help Group. Almost all the respondents attend the training programmes conducted by DRDA and acquired skills on the areas of group functioning, financial, technical leadership etc. Majority of the respondents have benefitted various developmental programmes implemented by their groups.

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