

Role of Self-Help Groups in Empowerment of Women : A Study in Bargarh

Dr. Minati Dash

College of Engineering Bhubaneswar, BPUT, Odisha

Introduction

Empowering women is a global concern. The global SHG Movement sought to systematically empower underprivileged grassroots women through revenue production, capacity building, and conscientization. "One step for women, ten steps for nation," as Gandhiji once said. 1. Women's political rights issues are at the center of a lot of official and informal efforts. This idea seems to be the result of numerous significant arguments and criticisms. Its origins can be seen in the relationship that exists between popular education and feminism. The economic empowerment requires transferred of skills of management and control of the economic activities, which enable them to feel confident and being involved in the decision making process. In real sense, empowerment would be attained when women are actively involved in the larger struggle for social change. Education of women will place them an equal footing with men in decision making. Empowerment through education lead to their greater participation in government and community institutions and better entrepreneurial opportunities. Women literacy and education is prerequisite not only for their equality and empowerment but also for the development of the nation.

Through economic empowerment, one can be empowered socially, physically, mentally and through all these she is sure to be empowered politically. In this empowerment process, SHGs (Self-Help Groups) help the women to empower economically. A SHG is a small economically homogeneous affinity group of the rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. The members of the group were coming together to save a small amount regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. SHGs have been recognized as a useful tool to help the poor and work as an alternative mechanism to meet the urgent credit needs of poor through thrift. SHG is a media for development of savings habit among the women. It enhances the equality of women, as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

For this study 75 respondents were taken from 15 SHGs of Bargarh town of Odisha. By Random selection method respondents were selected. Five members were taken from each group for this study. For this research work the Bargarh town is selected as the research area, which is situated in western part of Odisha. It lies

between 82° 39' to 83°58' east longitude and between 20°43' to 21°41' north latitude on the bank of River Jira. It covers an area of 16,725 sq. kms., with a population of 63,678. Out of which 33,115 are male and 30,563 are female. The literacy rate of the town is 80.70%. Where male literacy rate is 88.27 % and female literacy rate is 72.48%.² The inhabitants of this town were mainly Odia speaking people.

Women Empowerment

Women empowerment is viewed as a continuum of several interrelated and mutually reinforcing components. Such as, awareness building about women's situations, discrimination, rights and opportunities as a step towards gender equality, collective awareness building, provides a sense of group identity and the power of working as a group, capacity building and skills development especially the ability to plan, make

decisions, organize, manage and carry out activities to deal with people and institutions in the world around them, Participation and greater control and decision making power in the home, community and society, action to bring about greater equality between men and women. Thus, empowerment of women is not a one way process, it is a two way process in which women empower and get empowered. This is an ongoing journey for all of the women. But, one thing is certain that literacy could be one of the first steps to empowering women to participate more equally in society and free themselves from economic exploitation and oppression. So, empowerment of women means, improvement of their status, particularly in respect of education, health and economic opportunity. All these are enhance their decision making capacity in vital areas.³

Sample of the study of SHG (Self Help Group) of Bargarh town

Table No-1: Sample of SHG women members

Sl. No.	Name of the SHG & total member	Name of the business	No. of respondents
1	Maa Baishnavi (15)	Fancy store	5
2	Archana (13)	Grocery	5
3	Maa Matrusha (12)	S.T.D.	5
4	Merry (15)	Goat business	5
5	Maa Saraswati (16)	Vegetable shop	5
6	Maa Bhavani (15)	Beauty Parlour	5
7	Shradha (11)	Cloth store	5
8	Prerana (11)	Fruit shop	5
9	Swasti(12)	Mid day Meal Program	5
10	Annapurna (11)	Dealership	5
11	Maa Samlai (17)	Rice business	5
12	Maa Mangala (19)	Cloth store.	5
13	Parvati Giri (10)	M.D.M.	5
14	Suryamukhi (12)	Dealership	5
15	Jai Durga (16)	Cloth store	5
Total			75

Source: Data collected from Field survey

The total number of SHG members taken into the sample for the study is 75. The sample would be chosen on the basis of their business and from each group. Five members were taken from each group.

SHG women of Bargarh town. Therefore, the socio-economic profile of the respondents of the sample has been enquired in order to understand the patterns of their empowerment. The socio-economic background of the respondents of the

Table No-2 Monthly income of member before and after joining SHGs

Sl. No	Monthly income in Rs.	Before joining		After joining	
		No. of respondents	Percentage	No. of respondents	Percentage
1	Non earning	30	40	2	2.67
2	Less than 1000	15	20	8	10.67
3	1001-2000	17	22.67	35	46.66
4	2001-3000	10	13.33	24	32
5	Above than 3000	03	4	6	8
Total		75	100	75	100

Source: Data collected from Field survey

It is evident from the above table⁴ that after joining SHGs the number of non-earning members was dramatically reduced from 30 to 2. The monthly income of all the members improved. As the members who were earning less than Rs.1000/- who constitute 20 per cent before joining SHG was reduced to 10.67 per cent after joining SHGs. Similarly, who were earning between Rs.1001 to 2000/- were increased to 46.66 per cent from 22.67 per cent. The members who were earning between Rs.2001 to 3000/- previously, now their earnings increased to 32 per cent from 13.33 percent after joining SHG's. The members who were earning above Rs.3000/- previously, now their earnings increased to 4 per cent to 8 per cent.

Socio-economic profile of the respondents:

Socio economic background of the individual tends to influence the empowerment of

sample has been enquired into in terms of some important variable such as age, caste, education, occupation and income. The sample for this study has 75 respondents. The following study reveals the socio-economic profile of the respondents.

Age Groupings

Age is an important variable of socio-economic status through which one can be empowered which is an important determinant of empowerment of women. In terms of the variable of age, the respondents of SHG women have been grouped under three age groups. Those who come under the age between 25-35 years (36%), they have been grouped under the 'young age group'. Those who were 36- 54 years (57.34%) have been grouped under the 'middle age group' and those who were 55 years and above (6.66%) have been grouped under 'old age group'. The sample thus has been

predominated by the middle age group as compared to the other groups.

Caste and Educational Groupings

It has been emphasized that today caste plays more important role in politics than social and economic caste factor influencing everything, even matters like canvassing of votes, putting up candidates for elections, formation of ministries and distribution of portfolios. It is found that the general caste group, Scheduled Castes (SC) and Scheduled Tribes (ST) constitute 54.67%, 21.33% and 24.00% respectively of the sample. Thus from the above sample the researcher found that general caste group predominate the other class of the society.

Among the Educational Groupings it is found that the illiterate group constitutes 9.33%, the primary educated group constitutes 49.34%, the secondary educated group constitutes 33.33% and the college educated group constitutes 8.00% of the total sample. Thus, the sample has been greatly dominated by the primary educated group.

Occupational Groupings

In terms of variable of occupation the respondents of the sample have been grouped into 4 groups, the agriculturalist group, and the group of business women, the group of social service women and the group of housewives. The table reveals the occupational groupings of the respondents. It is found that the group of agriculturalists constitutes 17.33%, the group of business women constitutes 56.00%, the group of social service women constitutes 06.67% and the group of housewives constitutes 20.00%. Thus the sample has been greatly predominated by the group of business women.

Income Groupings

This paper enquires into the level of income of women, on the basis of average monthly

income, approximately from all sources, the respondents have been grouped under three income groups, such as the high income group, the middle income group and the low income group. Those with an average monthly income is less than Rs.1000/- have been grouped under the low income group, those with an average monthly income ranking between Rs.1001/- to Rs.3000/- have been grouped under the middle income group and those with an average monthly income of more than Rs.3000/- have been grouped under the high income group. It is found that the high income group (Rs.3001/- and above) constitutes 13.33%, the middle income group (Rs.1001/-to 3001/-) constitutes 57.33%, the low income group (less than Rs.1000/-) constitutes 29.34%. Thus, the sample has been greatly dominated by the respondents belonging to the middle income groups.

The socio-economic background of the respondents of the sample has, thus been enquired in respect of the variables of age, caste, education, income and occupation. It has been found that, the sample in terms of the variable of age, has been dominated by the respondents belonging to the middle age group and in terms of the variable of education, it has been dominated by respondents belonging to the primary educated group. The sample is also found to have been greatly dominated by the general caste and business community.

Major Findings:

The SHGs have made a lasting impact on the lives of the women particularly in the rural areas of India. Their quality of life has improved a lot, as: 1) they could develop their skills and abilities in various productive activities. 2) There is an increase in their income, savings and consumption. 3) Increased self-reliance and self confidence have improved the ability of women

to mobilize various public services for their benefit. 4) They have become bold and can speak freely in front of a big crowd. 5) They can carry out any type of official work without any fear. 6) The social horizons of the members have also widened. They have made many friends and feel that now they are more popular and socially active. 7) The illiterate and semi-literate women have got a sense of satisfaction and wish fulfillment. Now they have become productive and the important members of the family. 8) They got high self esteem which enhances their capacity to work. 9) With improvements in women's economic opportunities and their ability to take collective action, there has been a significant decline in gender based problems such as domestic violence, dowry, polygamy etc. Interestingly, some of them are motivating other women to form SHGs so that they also can reap the benefits. Thus the SHGs have achieved success in bringing women to the mainstream of decision making.

Conclusion

India is the country where a collaborative model between banks, NGOs, MFIs and Women's organizations is furthest advanced. It therefore serves as a good starting point to look at what we know so far about 'Best Practice' in relation to micro-finance for women's empowerment and how different institutions can work together. It is clear that gender strategies in micro finance need to look beyond just increasing women's access to savings and credit and organizing self help groups to look strategically

at how programmes can actively promote gender equality and women's empowerment. Moreover the focus should be on developing a diversified micro finance sector where different type of organizations, NGO, MFIs and formal sector banks all should have gender policies adapted to the needs of their particular target groups/ institutional roles and capacities and collaborate and work together to make a significant contribution to gender equality and pro-poor development.⁵ There have been reports of women's self-help groups serving a social audit, function and, in one instance, exposing corruption in the supply of pipes and ordering replacements.⁶

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Dr. Mahendra Kumar Dash, Sambalpur University, Jyotivihar, Burla, Sambalpur.