

Odisha Marching Ahead Towards Women Empowerment Through SHGs

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The Constitution of India upholds gender equality and empowers states to adopt affirmative action for the development of women. For ensuring equality of women rural development and alleviation of poverty have been accorded a top priority in the agenda of our economic policies and strategies of Five Year Plans. With a view of guarantee equity and social justice to the rural poor, various approaches and strategies have been adopted by the planners and policy makers from time to time. In the process of our economic development in the 1960's, to all round growth with focus on equity and social justice in the 1970's and to poverty alleviation under IRDP in

e 1980s. The World Bank after acknowledging

1980s as a lost development decade had focused on poverty reduction in the 1990s and accordingly supported many scheme for the up-liftment of the poor. To add to it, the success story of the Grameen Bank of Bangladesh in 1980s under the leadership of Prof. Mohammad Yunus, who got the Nobel peace prize in the 2006 for these efforts in uplifting the socio-economic conditions of the poor masses and more particularly for the deprived women communities as well as the global and national developments prompted the Government of India to change its strategies towards poverty alleviation. Thus, from early

1990s there has been a paradigm shift in our approach and our focus has been to build up community based economic leadership at grass roots. The best example of such institution is the Self Help Groups (SHGs) and the provision of micro financing to strengthen the SHG activities for the empowerment of the poor. In later years focus is accorded to empower the women communities through the Self Help Groups by way on inducing them to actively participate in different socio economic activities of our society. Thus from 1992 onwards the Micro financing through SHGs had made a rapid progress in the country with the backup from the apex banking institutions like the RBI and NABARD.

Historically women of Odisha have played a seminal role in the socio-cultural, political and economic spheres in the State. They continue to do so despite several overwhelming odds, contributing substantially to the growth and development of the state. The challenges for women are with regard to their well-being and development. Appreciating this fact Govt. of Odisha reaffirms its commitment to the realization of gender equality of women. It is further committed to put women at the heart of all development efforts. In recent years, several

affirmative action's have also been taken through numerous policies and programmes to ensure equitable access to resources and opportunities.

Odisha has a population of 41.9 million and is the eleventh longest state in the country. Overall the literacy rate of the state is 72.9 per cent with less per cent women being literate but the literacy rates of women vary widely from different districts. The share of women workforce in the organized sector has very less in comparison to men. It is all about only 16.08 per cent women in 2011. Now Odisha has huge potential of women strength. Not only Self Help Groups (SHGs) increase in numbers in the state but also the groups coming forward with the number of trades with bank linkage for promotion and development of women. Now-a-days women SHGs are taking up varieties of income generating activities such as piggery, goatery, pisciculture, dairy setting up PDS (Public Distribution System) outlets, Kerosene dealership, execution of labour intensive works, vegetable cultivation, floriculture, horticulture, carpet making, leaf-plate stitching, bee keeping, rope making etc. 760 SHG members have been trained on village industries activities like preparation of liquid disinfectants, Candle, Soaps, detergent, book binding, Agarbatti etc. All the major players like NABARD, SIDBI and CARE including Govt. of Odisha have realized the need and importance for promotion SHGs. Through Mission Shakti, Govt. have taken steps for forming state level trade based federations to assess the needs of SHGs and ensure marketing tie ups.

Therefore the strengthening of women's participation in all spheres of life has become a major issue in the development discourse. Socio-economic development cannot be fully achieved without the representation of women in decision

making at all level, in the family as well as in their social life. The empowerment of women through decision making deserves a special emphasis in this context. Several studies reported that the more you participate in decision making process the more you empower and it has a positive impact in bringing the change in their lives by enhancing their understanding level, enhancing the ability to appreciate their potential risk and benefits of her own situation and condition and increasing their reasoning process and ability to express their choice. Since women's participation in decision making a major indicator for women empowerment is of state. At the rural sector the rural local Govt. is playing important role in the process of democratic decentralization. It has been in operation since early years of independence with greater responsibility to satisfy the local needs and aspiration of the rural people. It is a system of direct and active involvement of the people of a local area into the administration of local affairs for the satisfaction of local needs through SHGs. The success of a democratic system largely depends upon active involvement of women of rural area.

The goals of human development are closely interlinked with development and empowerment of women. Through SHGs the Govt. thrust has been on the areas of promotion, capacity building, and enhancing marketing opportunities for women entrepreneurs that would enable them to enhance their income generation opportunities. The target is to cover all revenue villages of the state. Now there are very limited experimental studies on empowerment of women of rural Odisha. Hence there is a need for systematic study on it, which will fulfill to some extent in this direction. There have been limited attempts made in Odisha to map the potential of

rural women to make use of the incentives, created by the state Govt. and Central Govt. Hence the present study is a step forward in this direction to measure the empowerment in terms of decision making capacities of rural women.

The concept of SHG turns women in to responsible citizen of the country achieving socio-economic growth. Involvement of women in all stages of both family and community affairs has been an added significance to them, women led SHGs in many parts of the country have achieved success in bringing the women to the mainstream of decision making. They are empowered in so extent that they are being consulted in all the decision making like education and marriage of their children, owning property, expenditure, taking loans etc. In many cases the women have proved themselves to be as active agent in the community development.

While we are discussing the progress of Self Help Groups in different states in India the top five performing states in terms of number of groups linked to banks are Maharashtra, Odisha,

Tamil Nadu, West Bengal and Andhra Pradesh as shown in table – 1.

Table – 1

Top five states in SHGs linkage

| Name of the state | No. of New Groups Linked | % share |
|--------------------------|---------------------------------|----------------|
| Maharashtra | 1,00,569 | 18.2 |
| Odisha | 73,140 | 13.2 |
| TamilNadu | 54,498 | 9.9 |
| West Bengal | 49,832 | 8.5 |
| Andhra Pradesh | 40,098 | 7.3 |

In states with potential for micro credit promotion like Bihar, M.P., Rajasthan, U.P. etc are not progressing as expected because of the non-availability of capable NGOs. This causes serious constraints for a faster spread of the programme. However states like Odisha, Maharashtra, Assam have done well in terms of linkage of SHGs when seen in the context of proportion of poor in these states.

Table – 2

Table No. 2. Growth of SHGs linked with banks in 13 priority states

| Sl. No. | Name of State | 2004 | 2005 | 2006 | 2007 | 2008 | Growth rate in 2008 |
|----------------|----------------------|-------------|-------------|-------------|-------------|-------------|----------------------------|
| 1. | Assam | 10,706 | 31,234 | 56,449 | 81,454 | 1,07,098 | 51 |
| 2 | Bihar | 16,246 | 28,015 | 46,221 | 72,339 | 93,410 | 29 |
| 3 | Chhattisgarh | 9,796 | 18,569 | 31,291 | 41,703 | 60,763 | 46 |
| 4 | Gujarat | 15,974 | 24,712 | 34,160 | 43,527 | 46,526 | 7 |
| 5 | Himachal Pradesh | 13,228 | 17,798 | 22,920 | 27799 | 31899 | 15 |

| | | | | | | | |
|--------------------|----------------|-----------------|-----------------|------------------|------------------|------------------|-----------|
| 6. | Jharkhanda | 12,647 | 21,531 | 30,819 | 37,317 | 42,605 | 14 |
| 7 | Madhya Pradesh | 27,095 | 45,105 | 57,125 | 70,912 | 83,336 | 18 |
| 8. | Maharashtra | 38,535 | 71,146 | 1,31,470 | 2,25,856 | 3,26,425 | 45 |
| 9 | Odisha | 77,588 | 1,23,256 | 1,80,896 | 2,34,451 | 3,07,591 | 31 |
| 10 | Rajasthan | 33,846 | 60,006 | 98,171 | 1,37,837 | 1,73,192 | 26 |
| 11 | Uttar Pradesh | 79,210 | 1,19,648 | 1,61,911 | 1,98,587 | 2,36,929 | 19 |
| 12 | Uttarakhand | 10,908 | 14,043 | 17,588 | 21,527 | 24,679 | 15 |
| 13 | West Bengal | 51,685 | 92,698 | 1,36,251 | 1,81,563 | 2,28,395 | 26 |
| Total | | 3,97,464 | 6,67,761 | 10,05,272 | 13,74,917 | 17,64,856 | 28 |
| % of Growth | | 59 | 68 | 51 | 37 | 28 | |

Among the 13 priority states where there are substantial numbers of poor, Odisha had a satisfactory growth rate of 31% in the number of SHG linked to banks for credit and stood in the third top of the list.

OBJECTIVE

The following objective of women Self Help Groups have been set as follows ;

1. To inculcate a habit of thrift among the women community and to encourage small saving habit among them.
2. To enhance the socio-economic condition of women through different income generating activities.
3. To mobilize the women groups for other developmental work of the community.
4. To empower the women groups to take decision for their income utilization.

5. Enhancement of the power of dignity and self reliance.

6. To improve the overall standard of living and empowerment.

HYPOTHESES

The following hypotheses are to be tested.

1. Want of education is the main bottleneck towards women empowerment.
2. If the family size is small, then they are more active in decision making.
3. The more involvement/participation in SHGs enables them in every field.
4. The more they expose to mass media or electronic media, more they get the ideas of empowerment.
5. Involvement in SGHs brings their identity as responsible citizen.

6. Women can easily get to share and discuss their problems and issues through SHGs.

METHODOLOGY

The methodological approach in this study uses the following steps :-

A) Selection of Self Helps Group

Random sampling method was used to select the sample. Four numbers of Gram Panchayats from each block were chosen randomly and from each Gram Panchayat, 16 numbers of Self Help Groups were selected randomly. Therefore, total number of Self Help Groups selected as sample for the present investigation was 64 (4 GPs x 16 SHGs)

B) Selection of Respondents

President, Secretary and Six members from each SHG i.e. $16 \times 8 = 128$ in number of respondents were selected. Then a list of participants who had undergone skill development training by the Govt. in different fields such as Chhatua, Agarbati, Candle, Masala, Badi, Pampad, Goatery, Terracotta, Applique, Rope making, spice etc. was found with the help of district Industries officer. Total number of respondents found to be undergone training in the above said fields were 100.

C) Techniques

A structured interview schedule and guidelines were developed keeping in view the objectives of the study. Primary data were collected from questionnaire, survey interviews and focus group discussion 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. For measurement of empowerment i.e. decision making capacity of women in personal and family matter, attempts were made through survey and interview to understand the situation of women.

D) 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 percentage of the collected data were calculated using the general statistical formula to determine the relationship between the observed variables.

CONCLUSION

Thus SHGs emphasis the quality of status of women in rural area as participants, decision makers and beneficiaries in the democratic, social and cultural spheres of life. The SHGs have inculcated a great confidence in the mind of rural women to succeed in their day to day life. They generate self sustainable growth which promotes them to make their own rights and controlling over their resources. Since they assumed their responsibilities, they take part in the decision relating to the community as well. Evidence is there that they through this process involve and participate in community development activities. At the same time they try to challenge all the conditions which barricade their personal and social growth. In toto it can be said that SHGs are playing a major role in social inclusion of women who are marginalized in the society in all

the avenues as because they are women as they hails from the marginalized community.

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