

**ROLE OF SELF HELP GROUPS IN EMPOWERING WOMEN: A CASE  
STUDY OF KOLHASINGH AND KHARAMANGI VILLAGE IN  
JAJPUR DISTRICT, ODISHA**



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**ABSTRACT**

The purpose of this paper is to examine the role of SHGs in the empowerment of the women. Here the empowerment of women, through SHGs, is measured in terms of increase in income, savings, social transformation and expenditure on various important items such as education for their children, health, and finally, their self-decision making power. In this particular context, 160 random sample members of SHGs in Kolhasingh and Kharamangi Village of Jajpur District, Odisha have been taken, where the groups have been divided into two parts— one groups long standing groups (existing for more than 3 years) and recent beginning groups (less than or equal to 3 years). The findings of the above study, by making a comparison, shows that women empowerment has happened more significantly, than before, after joining with SHGs.

**KEY WORDS:** Self Help Groups, Women Empowerment, Microfinance, Social Transformation, Multidimensional.

**INTRODUCTION**

According to the 2011 census, the women population in India is 48.27 % of the total population, which is not surprising rather shows the essence of women to be empowered in India. It is needless to say

that empowerment of women leads to the empowerment of the nation and its significance has been felt by government. In the words of Former President **APJ Abdul Kalam** “empowering women is a prerequisite for creating a good nation, when

women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems, leading to the development of a good family, good society and ultimately a good nation." It is based on Awareness, participation and mobility which primarily constitute the information base and provide the necessary prerequisite for the process of empowerment to take place. While the three factors are interlinked it is generally assumed that awareness is inclusive of participation. The Government of India and state authorities alike have increasingly realized the importance of devoting attention to the economic betterment and development of rural women in India. The Indian Constitution guarantees that there shall be no discrimination on the grounds of gender. In reality, however, rural women have harder lives and are often discriminated against with regard to land and property rights and in access to medical facilities and rural finance. Women undertake the more onerous tasks involved in the day-to-day running of households, including the collection of fuel wood for cooking and the fetching of drinking water, and their nutritional status and literacy rates are lower than those of men. They also command lower wages as labour. So in the light of the above statement, it is worthy to recall the statement given by Former UN secretary general, Kofi Annan. To him "study after study has taught us that there is no tool for development more effective than the empowerment of women."

This empowerment is a multi-dimensional approach and covers political, economic and social aspects. Of all these facets economic empowerment is of utmost significance. However, the other facets like

educational empowerment, social transformation are of no less importance. Government has been creating diversified effort for the empowerment of women in large and rural women, in particular. One of the major efforts for their empowerment in the rural area is through Self Help Groups (SHGs). In the words of former prime minister of India, Pandit Jawaharlal Nehru "When women move forward, the family moves, the village moves and the Nation move."

### WHAT IS A SELF-HELP GROUP?

The SHG's on Association of people belonging to similar socioeconomic characteristic and residing in the same locality. The SHG's are voluntary associations of people formed to attain some common goals. These are the groups which have similar social identifies heritage caste of traditional occupations and come together for a common cause and manage resources for the benefit of the group members and SHG is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the numbers they agree to use this common fund and such other funds that they may receive as a group through a common management.

### DEFINITION OF EMPOWERMENT

According to Alaka Basu "Empowerment in the...sense of just expansion of choices can occur in many ways which do not touch the patriarchy, which do not touch women's status, and therefore to assume women are empowered...[and] ideologies have changed, doesn't make sense."

### REVIEW OF LITERATURE

**Nobel Laureate Amartya Sen. (1993)** explains that the freedom to lead different

types of life is reflected in the person's capability set. The capability of a person depends on a variety of factors, including personal characteristics and social arrangements.

**The World Bank** defines empowerment as "the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes.

**Malhotra (2002)** constructed a list of the most commonly used dimensions of women's empowerment and suggest that women's empowerment needs to occur along multiple dimensions, including: economic, socio-cultural, family/interpersonal, legal, political, and psychological.

**Gladis Mary John (2008)** found that membership in SHG inculcated a great confidence in the mind of majority of women to succeed in day to day life. Positive change was found in the attitude of relatives and friends towards the women in self-help groups.

**Hirut Bekele Haile, Bettina Bock and Henk Folmer (2009)** Microfinance programs increasingly target poor women in developing countries with the expectation that, besides poverty reduction, having access to microcredit advances their empowerment.

**Manjunatha S. (2013)** studied Karnataka state and major findings in the study justify the greater role played by the SHGs in increasing empowerment of women, by making them financially strong, as well as it helped them to save some amount of money and invest it in further development.

## OBJECTIVES OF THE STUDY

An attempt has been made

- To study the performance of SHGs in empowering women through social transformation.
- To study the significant impact of the SHGs on income, expenditure on food, health, education and saving.
- To examine the role of SHGs in empowering women for their own decision making power about self.

## DATA AND METHODOLOGY

### Sources of data:-

The data used for analysis is the primary data in nature. It is collected through random sampling of 160 members from 16 rural SHGs where each group consists of 15-20 members through questioner interview basis.

### Methodology:-

Two villages were selected randomly from Siha Grampanchyat namely kolhasingh and kharamangi. After drawing a list of members of the village, the 16 SHGs were divided into two stratified sampling as one recent group (5 SHGs, 35 respondents) is less than or equal to three years and other long standing (11 SHGs, 125 respondents) age is above three years. The sample respondents are from the age group of between 24 years to 55 years, 84.7% are married, 40% are illiterate, 36% are studied till 7<sup>th</sup> class, 14% are studied till 10<sup>th</sup> and 10% are up to intermediate level. The collected primary data has been tabulated. Consequently, simple percentages and averages have been calculated to get the results.

**RESULTS AND INTERPRETATION****1. Empowerment through social transformation:-**

Economic progress in any country, whether developed or under developed could be achieved through social development. So, social transformation is a key factor for the empowerment of the women. Knowledge about Family planning method, Child's vaccination and using toilet at home, are the parameters used, here, for measuring social transformation. From the Table No.1 it is observed that by becoming the member of SHGs the level of health of the respondent have improved, because before joining the group only 33.1 % women are adopting family planning norms, but now it has increased to 60.6 % and the child's vaccination of the respondent increased from 38.2 to 61.8%. It is because of the education given to them on such matters, including AIDS, family planning etc. by government and NGOs. But knowledge about sanitation (uses of toilet), the data shows that most of the women have toilet at home, but they are not using, it means they are not aware about sanitation as they belongs to rural area. The Table No.1 shows that the uses of toilet have less improvement (from 13.7 % to 17.5%). So it still needs to be increased, as 60.6 % people still not using toilet at home. For this purpose they need much more training, and proper channel about awareness to keep their surroundings clean from NGOs or programs through government side.

**2. Impact of SHGs on food expenditure, health, education and savings:-**

From Table No.2, it is observed that there is a significant difference in monthly mean income, monthly mean expenditure on food, health, education, and saving after becoming the member of the SHGs. It was

found that the monthly mean income of (Less than 3years old) group increases from Rs.2200 to RS.2900 after joining the group, and monthly mean income of (More than 3years old) group increases from Rs.2000 to Rs.3050. Similarly, in case of both the groups the percentage mean expenditure of health and education on income increases, but the percentage of mean food expenditure, and other unnecessary expenditure on income decreases, which shows that respondents are more concern about their family health and education after joining with the SHGs. Similarly, their monthly saving also increases, as the data shows before joining the group (less than 3 years) group monthly percentage saving on income increase from zero level to 8.9 %, similarly for (more than 3 years old group) monthly percentage saving on income increase from zero level to 9.8 %. It means the women are more concern about their future as there is a significant increase of their saving after joining with SHGs. It is only possible due to the linkages of SHGs with the micro finance institution. Table No.3, indicate an important factor of empowerment is about banking awareness of the SHG members. It is seen from the Table No.3 that 85% of the respondents of the SHG are aware that the bank accepts saving deposit from them, 53.75 % out of 160 respondents are aware about that bank paying interest on saving and 75.62 % respondents of the SHG are aware that the Bank uses saving to give loans. This can be clear from the Figure No.1 which claims that awareness about bank activity has increased.

**3. Empowerment through self-decision making:-**

According to Dr. Babasaheb Ambedkar, "women must be treated equally and given equal prestige". So empowerment

of women will come in the real sense when she takes a decision about herself independently. It may be seen from the Table No.4, nearly 65.5% of the respondents belonging to the older group (more than 3 years old) and 57.14% of the younger group (less than 3 years old) said that their decision making role about and themselves has improved after joining with SHG. But in an overall 34.4% of respondents decision making power remained the same and 12% of the respondent's decision making power declines, it is due to the pressurized of their family and lack up knowledge about their group performance. Hence the group leaders should encourage such women to become strong and active. The Figure No.2 shows that decision making power of women has stronger enough than before.

## DISCUSSION AND CONCLUSION

The rural area Self Help Groups are performing well in now a days, however, there is a difference in the level of performance due to experienced (old) and

new groups. The SHGs members now participate in various social welfare activities with good co-operation. It is obvious that there is improvement in the awareness of the members through the interaction among the SHGs, and taking advantages of the microfinance. The member of SHGs has improved, most importantly, in the field of health, providing education to their child, socioeconomic condition, and taking a decision about self and their financial activity, because they are now more aware through finding education regarding AIDS and family planning norms. But in case of sanitation they still in backward due to lack of knowledge of the rural people about hygiene kind of thing. From the above discussion, the paper shows that today rural women are in a better position, because women empowerment, increasing at a significant rate than before, as SHGs have played an important role in empowering women on various developmental activities.

Table No.1

Activity		Less than 3years old		More than 3years old		Total	
		No	%	No	%	No	%
Family planning method	Before joining the SHGs	13	37.14	40	32	53	33.1
	After joining the SHGs	22	62.8	75	60	97	60.6
	Can't say			10	8	10	6.25
Child's vaccination	Before joining the SHGs	14	40	47	37.6	61	38.2
	After joining the SHGs	21	60	78	62.4	99	61.8
	Can't say						
Using toilet at home	Before joining the SHGs	4	11.42	18	14.4	22	13.7
	After joining the SHGs	6	17.14	22	17.6	28	17.5
	Don't using	22	62.85	75	60	97	60.6
	Can't say	3	8.57	10	8	13	8.12
Total respondent		35	100	125	100	160	100

Table No.2

Monthly Activity		Less than 3year old		More than 3years old			
		Mean (In Rs)	% of income	Mean (In Rs)	% of income		
Family mean income	Before joining the SHGs	2200		2000			
	After joining the SHGs	2900		3050			
Mean Expenditure on Food	Before joining the SHGs	1320	60	1250	62.5		
	After joining the SHGs	1625	56	1680	55.08		
Mean Expenditure on health	Before joining the SHGs	220	10	260	13		
	After joining the SHGs	360	12.4	460	15		
Mean Expenditure on education	Before joining the SHGs	110	5	100	5		
	After joining the SHGs	205	7	210	6.8		
Mean Saving	Before joining the SHGs	0	0		0		
	After joining the SHGs	260	8.9	300	9.8		
Other expenditure	Before joining the SHGs	550	25	390	19.5		
	After joining the SHGs	450	15	400	13		
Total respondent		35		125			

Source: primary data

Table No.3

Purpose	Less than 3 years old		More than 3 years old		Total	
	No	%	No	%	No	%
Bank accepts saving cash	28	80	108	86.4	136	85
Bank pays interest on saving	21	60	65	52	86	53.75
Bank uses saving to give loans	29	82.8	92	73.6	121	75.62
Total	35	100	125	100	160	100

Sources: primary data

Table.4

Decision about self	Less than 3 years old		More than 3 years old		Total	
	No	%	No	%	No	%
It has increased	20	57.14	82	65.5	102	81.6
Remained the same	10	28.57	33	26.4	43	34.4
It has decreased	5	14.28	10	8	15	12
Total	35	100	125	100	160	100

Sources: Primary Data

Figure.1 Groups Aware About Banks Activity

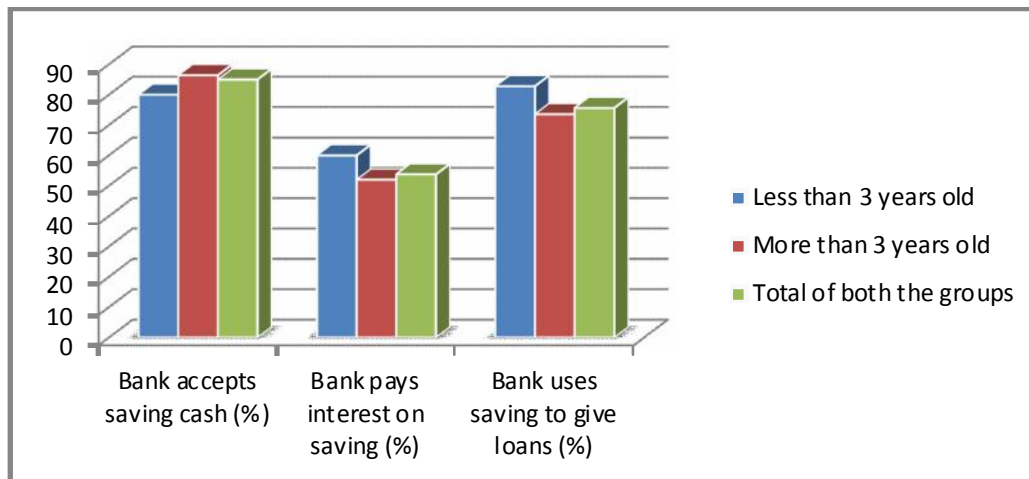
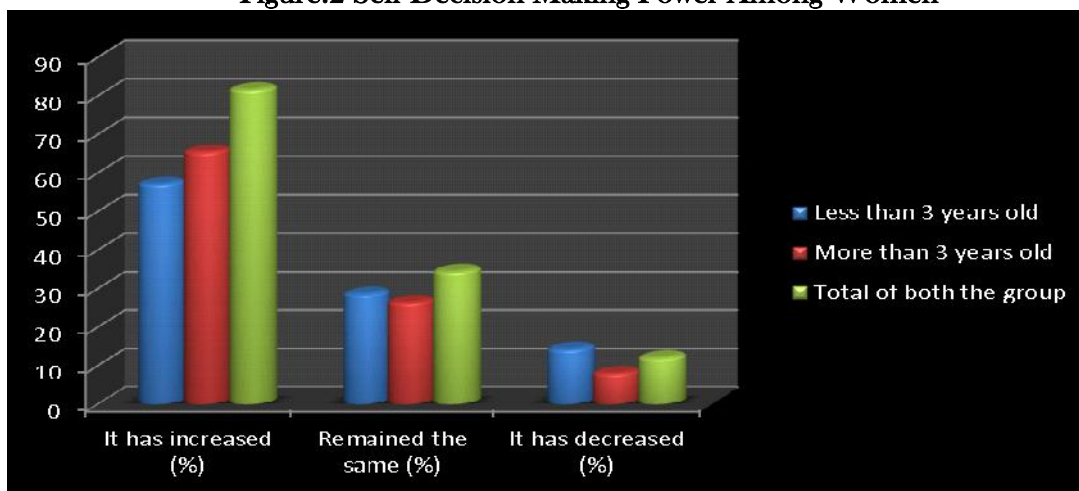


Figure.2 Self-Decision Making Power Among Women



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