

# Women empowerment through Self-Help Groups (SHGs) in Odisha

Mr. Brajabandhu Mallick<sup>1</sup>, Dr. Ajayakumar Nanda<sup>2</sup>

*Ph.D. (Research scholar), Department of Commerce, KISS Deem to be University<sup>1</sup>,  
Asst. professor, Department of Commerce, KISS Deemed to be university<sup>2</sup>, Bhubaneswar, Odisha, India*

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## ABSTRACT

The Self-Help Groups (SHGs) movement in Odisha has been working in the right direction to empower women and eradicate poverty in rural and urban areas. Women's participation in self-help groups has obviously had a tremendous impact on the lives and lifestyles of poor women and has empowered them at various levels, not only as individuals but also as members of the family, community and society as a whole. They come together to solve their common problems through self-help and mutual aid. The most attractive programme with less effort is the "self-help group" (SHGs). It is a tool to eradicate poverty and improve women entrepreneurship and financial support in Odisha. For the present study, 100 women were selected from Kandhamal district. Four villages Brahamanpad, Chakapad, Chalali and Subalaya were selected for this study with 25 samples available for each village. The interviewees are mostly selected randomly. The present work is limited to the study of women empowerment through the self-help groups in Odisha. The main objective of this paper "Impact of self-help groups on women empowerment in Kandhamal district of Odisha. Simple statistical tools are used in the present study. Based on the analysis of women empowerment through self-help groups in Kandhamal district of Odisha, the main findings of this study are that self-help groups have a positive impact on women empowerment in Kandhamal district of Odisha.

**Keyword:** -Women, Empowerment, Self-Help Groups, Economic.

## I. INTRODUCTION

Self-help groups provide economic benefits in specific areas of the production process by implementing collective action programmes (Anita, H.S. and Revenkar, A. D, 2007), such as a cost-effective credit system, creating a forum for collective learning with rural people, fostering a democratic culture, promoting an entrepreneurial

culture, providing a solid foundation for dialogue and collaboration in programmes with other institutions, having the credibility and power to ensure participation, and assisting in the evaluation of an individual member's management capacity (Fernandez, 1995). Self-help groups are considered (Suriyamura, S. Christiana, Sheela. and Umarani, T. S, 2009) as one of the most important tools in a participatory approach to women's economic empowerment. They are an important institution for improving the lives of women in various social sectors (Pattnaik, 2003). The basic aim of the SHG is that it acts as a platform for members (Rao, S, 2005) to offer each other space and support. SHGs are composed of very poor people who do not have access to formal financial institutions (Azim, S, 2013). They enable their members to learn to cooperate and work in a group environment (Kappa Kondal, 2013). In India today, self-help groups (SHGs) represent a unique approach to financial intermediation. They combine access to low-cost financial services with a process of self-management and self-development for the women who are members of the SHG (Gudaganavar, R. and Sannasi, S., 2008). SHGs are usually established and supported by non-governmental organisations and government agencies. They are linked not only to banks but also to broader development programmes. SHGs offer many benefits, both economic and social (Murugan, 2008). SHGs enable women to increase their savings and gain access to credit, which banks are increasingly willing to provide (Jain, R., Kushawaha, R. K., & Srivastava, A. K, 2003). SHGs can also be a community platform from which women actively engage in village affairs, stand for local elections and take action to address social problems (Geethanjali R., 2013). In India, rural women were largely insignificant before the introduction of this scheme. But in recent years, the most significant emerging scheme, the self-help group, has been a major breakthrough in improving the lives of women and alleviating rural poverty

(Geethanjali, R., & Prabhakar, K, 2013). However, the remarkable success of several SHGs shows that the rural poor are indeed capable of managing credit and finances (Vinayamoorthy, 2007). Women's participation in self-help groups has obviously had a tremendous impact on the lives of poor women and has empowered them at various levels, not only as individuals but also as family members of the community and society at large (Suriyamurthi, S. Christiana, Sheela. and Umarani, T. S, 2009). They come together to solve their common problems through self-help and mutual aid. The most attractive programme with less effort is "Self Help Groups" (SHGs). It is a tool to eradicate poverty and improve women's entrepreneurship and financial support in India (Shakila Azim, 2013). According to many disciplines, empowerment (Shobha, K, 2008) describes the freedom of a person in social, political and economic affairs. Women empowerment is a broad and much debated topic, it is a dynamic and multidimensional process (Jain Ritu, 2003). Women are generally the most disadvantaged people in rural India. Although women are highly involved in economic activities, especially in agriculture, and other economic activities (Prabhakar K, 2013)

## II. REVIEW OF LITERATURE

**Sankaran (2009)** made an attempt to analyse the trends and problems of women entrepreneurs in rural India. The study highlighted the conceptual aspects of the trends and problems of women entrepreneurs in rural India. It concluded that women have creative skills, easy adaptability and the ability to cope with setbacks.

**Nayak (2007)** made an attempt to analyse the empowerment of the poor through SHG and microfinance in Kalahandi district of Odisha. Questionnaires were prepared and administered to 997 members of 80 SHGs. The study revealed that 89194 families in Kalahandi district benefited from SHGs and bank linkage programme and suggested strengthening of cooperative sector.

**Gudaganavar and Gudaganavar (2008)** studied the empowerment of women in rural areas through SHGs. They highlighted the process of SHGs in India from 1992-93 to 2006-07. They also highlighted the regional progress of SHGs and employment of women through SHGs. They concluded that no development is possible without women's empowerment.

**Sobha (2008)** made an attempt to assess the problem of self-employed women. For the study, 400 self-employed women from Coimbatore Municipal Corporation were taken as a sample to

apply scaling techniques. The study concluded that the problems of the beneficiaries of Prime Minister's RozgarYojana are less severe than those of the non-beneficiaries.

**Pattnaik (2003)** in her study reveals that SHGs are continuously striving for a better future for tribal women as participants, decision-makers and beneficiaries in the domestic, economic, social and cultural spheres of life. But due to certain constraints like gender inequality, exploitation, women torture for which various SHGs are not organised properly and effectively.

**Satpathy and Khatua (2007)** made an attempt to study the impact of Micro Finance in socio economic growth in KBK region of Odisha. Basing on the study of SHG Bank linkage programme made by NABARD, analysis was made to evaluate the success rate of the programme in the backward KBK region of Odisha.

**Vasanthakumari (2008)** made an attempt to examine the role of micro enterprises in empowering women in Kerala. The author took a sample of 328 micro entrepreneurs. The study revealed that these enterprises helped in empowering rural women economically, socially and individually. The study suggested giving priority to commercial viability of enterprises.

**Murugan and Begum (2008)** made an attempt to examine the predominant barriers to women entrepreneurs. The study was based on the primary data collected from the sample 100 entrepreneurs of Chennai City. The study reveals that social and cultural barriers are prominent formidable block for the development of women entrepreneurs. The study concluded that entrepreneurs with ability to plan and run a business to deliver quality products.

**Anitha and Revenkar (2007)** made an attempt to study rural development through micro credit, the growth of SHGs from 1992-93 to 2003-04, and agency wise SHGs linked on March 31, 2004. They concluded that the success of SHGs not only improve the economic status of women, but also brought lot of changes in their social status.

**Manimekalai (2004)** in his article commented that to run the income generating activities successfully the SHGs must get the help of NGOs. The bank officials should counsel and guide the women in selecting and implementing profitable income generating activities. He remarked that the formation of SHGs have boosted the self-image and confidence of rural women.

## OBJECTIVE

The main objective of this paper Impact of Self-Help Groups on Women Empowerment in Kandhamal District in Odisha.

### III. METHODOLOGY

For the purpose of present study 100 women Sample from Kandhamal district are selected of this, the four villages, Brahamanpad, Chakapad, Chalali and

Subalaya are selected for this study, 25 samples for each village for this study. The sample respondents are selected mostly by adhering to the sample random sampling. In this study primary data are collected from directed respondents by pre designed questionnaires, Sample percentage, Graphs, Other relevant statistical techniques are adopted.

### IV. DATA ANALYSIS AND INTERPRETATION

**Table-1** Age of respondents SHGs women

Age	Percentage (%)
Less than 20	30
20 to 40	29
40 to 60	24.5
60 above	13.5
<b>Total</b>	<b>100</b>

Source: Primary data

#### Interpretation: -

On above table-1 shows the distribution of respondents by age. It shows that 29% of the respondents are aged 20 to 40 years, followed by

24.5% of the respondents aged 40 to 60 years, 30% of the respondents aged below 20 years and 13.5% aged above 60 years. The majority of women in the SHG are relatively young mass.

**Table-2** Educational status of respondents SHGs women

Educational	Percentage (%)
Illiterate	16.5
Primary	11.5
secondary	19.5
High school	10
Intermediate	14
Above intermediate	28.5
<b>Total</b>	<b>100</b>

Source: Primary data

#### Interpretation: -

On the above table-2 shows the distribution of respondents according to their level of education. It shows that 16.5% of the respondents are illiterate. 11.5% have primary school education, 19.5% have secondary school

education, 10% have high school education, 14% have intermediate education, and 28.5% of the respondents have above intermediate education. The majority of respondents are related higher education group to explore their skill for successful entrepreneur.

**Table-3** SHGs women Social Status

Social Status	Percentage (%)
ST	40
SC	33.5
BC	20
OC	6.5
<b>Total</b>	<b>100</b>

Source: Primary data

**Interpretation: -**

On the above table- 3 refers to the distribution of respondents according to their social status. It shows that 20% of the respondents are from backward castes, followed by 33.5% from

scheduled castes, 6.5% from socially advanced castes and 40% from scheduled tribes. Thus, most of the respondents are from socially oppressed communities.

**Table-4** Occupation of the SHGs women

Occupation	Percentage (%)
Cast based service	28
Agriculture	44.5
Other	27.5
<b>Total</b>	<b>100</b>

Source: Primary data

**Interpretation: -**

On the above table- 4 refers to the distribution of respondents according to their profession. It shows that 44.5% of the respondents

are engaged in agriculture, 28% of the respondents engaged in the caste-based services and 27.5% respondents are engaged in other sources. Thus, most of the respondents are engaged in agriculture.

**Table-5** Income of the SHGs women

Before joining Monthly Income		After joining monthly Income
Income	Percentage (%)	Percentage (%)
Less than 1000	17	10
1000 to 2000	23	12.5
2000 to 3000	16.5	20
3000 to 4000	24	30
More than 5000	19.5	27.5
<b>Total</b>	<b>100</b>	<b>100</b>

Source: Primary data

**Interpretation: -**

On the above table-5 shows the distribution of respondents according to their monthly income. It can be seen that before joining the SHGs, 17% of the respondents had less than Rs. 1000, followed by 23% of the respondents who had between Rs. 1000 and 2000, 16.5% of the respondents who had between Rs. 2000 and 3000, 24% of the respondents who had between Rs. 3000 and 4000 and 19.5% of the respondents who had more than Rs. 5000. After joining SHGs, 12.5% of

the respondents receive monthly income between Rs 1000 and 2000, followed by 10% of the respondents who receive less than Rs 1000, 20% of the respondents who receive between Rs 2000 and 3000, 30% of the respondents who had between Rs. 3000 and 4000 and 27.5% of the respondents who receive above Rs 5000. On the above study, we conclude that the most of the respondent growth their monthly income in higher slab after joining the SHGs.

**Table-6** Main reasons for joining in Self-Help Groups (SHGs)

Reasons for joining in Self-Help Groups (SHGs)	Percentage (%)
Family support	18.5
Increasing saving	27
Gating loan	6
Business	24.5
Other purpose	24
<b>Total</b>	<b>100</b>

Source: Primary data

**Interpretation: -**

On the above table- 6 shows the distribution of respondents according to the reason for joining a self-help group. It shows that 18.5% of the respondents joined to support their family, followed by 6% of the respondents joined to get

loans, 24.5% of the respondents joined for business purposes, 27% of the respondents joined to increase their savings and 24% of the respondents joined for other purposes. Most of the respondents thus indicated that they wanted to support the family.

**Table-7** Investment for growing money

Investment for growing money	Percentage (%)
Yes	75
No	25
<b>Total</b>	<b>100</b>

Source: Primary data

**Interpretation: -**

On the above table- 7 refers to the distribution of respondents in the sample according to investments for the increase of money in the future. It is found that 75% of the respondents

invest to increase their money and 25% of the respondents do not invest to increase their money. Most of the respondents invest in different areas after receiving a loan.

**Table-8** Awareness about Society community of the SHGs women

Awareness about Society	Percentage (%)
Yes	74
No	26
<b>Total</b>	<b>100</b>

Source: Primary data

**Interpretation: -**

On the above table- 8 refers to the distribution of respondents according to their knowledge about society and community. It is found that 74% of the respondents know about the

society and community and 26% of the respondents do not know about the society and community. Most members of the self-help group know about society and the community.

**Table-9** SHGs women communication skill development

Communication skill development	Percentage (%)
Increase	83.5
Not increase	16.5
<b>Total</b>	<b>100</b>

Source: Primary data

**Interpretation: -**

On the above table- 9 refers to the distribution of respondents according to communication skills. It is found that 83.5% of the respondents have improved their communication

skills with others, they will communicate with their officials at the manual level and 16.5% of the respondents have not improved their communication skills with their officials.

**Table-10** Decision making of SHGs women

Decision making	Agriculture	Extra activities
Increase	66	60
Not increase	34	40
<b>Total</b>	<b>100</b>	<b>100</b>

Source: Primary data

**Interpretation: -**

On the above table -10 provides information on the distribution of respondents in the sample according to decision-making. It shows that 66% of respondents make more decisions in the agricultural sector and 34% of respondents do not make any decisions in agriculture. 60% of respondents make more decisions about other activities in their family and 40% of respondents do not make decisions about other activities in their family.

**MAJOR FINDINGS OF THE STUDY:**

1. The majority of women in Self Help Groups are found to be relatively young.
2. 16.5% of respondents are illiterates, 11.5% of respondents are studied primary level education.
3. Most of the respondents are drawn from socially downtrodden communities.
4. The occupations of the most of the respondents are agriculture.
5. Before joining in SHGs, 17% of respondents were got less than Rs.1000 and after joining in SHGs, 30% of respondents are getting monthly income between Rs 3000 to 4000.
6. The most of the respondents said that they were joined in SHGs for Family support.
7. Most of the respondents are investment their money after getting their loan in various fields.
8. 74% of the respondents are aware about society and community.
9. 83.5% of respondents are increased their communication skill.
10. 66% of respondents are increased decision making in agriculture sector and 60% of respondents are increased their decision making in other activities in their family.

**LIMITATION OF THE STUDY**

The Main Limitation of The Study Was empowerment of women in Time, Cost and Availability of Information. The Limited of rural area kandhamal district in Odisha and Lesser Amount of Interaction Was the Another Limitation of Study.

**V. CONCLUSION**

The economic progress of Odisha depends on the productivity of both male and female workforce. In Odisha, in early period, women were confined within the four walls of their houses and were dominated by males. Of late, there has been tremendous progress in the social and cultural environment in Odisha. With the concept of Self-Help Groups (SHGs) the women are now participating in all productive activities and are at par with men. SHG members learning from the past experiences are walking through the present are marching ahead for a bright future. The women empowerment through SHGs in the Kandhamal district in Odisha. The 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 amount of money and invest it further development. It is also found that the SHGs created confidence for social, economic self-reliance among the members in two villages. It develops the awareness programmes and schemes, loan policies etc. However, there is a positive impact of Self-Help Groups on Women empowerment in Odisha.

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